

**Life stress, personality and psychological well-being
of women entrepreneurs, service holders and
homemakers**



**A THESIS SUBMITTED TO
THE UNIVERSITY OF DHAKA
FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY
(PSYCHOLOGY)**

**By
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Department of Psychology
Faculty of Biological sciences
University of Dhaka
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Abstract

The present study investigated the life stress, personality and psychological well-being of women entrepreneurs, service holders and homemakers. The specific objectives of the study were (a) to assess and to compare personality of women entrepreneurs, service holders and homemakers; (b) to assess and to compare psychological well-being of women entrepreneurs, service holders, and homemakers; (c) To assess and to compare life stress of women entrepreneurs, service holders and homemakers; (d) To examine whether life stress and psychological well-being have any relationship with age and income of the respondents and (e) to examine whether life stress and psychological well-being varies with family type of the respondents. A total 300 women of Dhaka city were selected of whom 100 women were entrepreneurs, 100 were service holders (50 teachers, 30 Bankers and 20 Doctor) and 100 were homemakers. The three groups were matched in terms of education and age. The instruments used to measure the psychological variables were : (i) Eysenck Personality Questionnaire (ii) Life Stress Scale (iii) Psychological Well-Being Questionnaire and respondent's personal information's were also collected. The data were analyzed by one way ANOVA, Post Hoc test, t test and correlation coefficient. The findings were (a) In case of Psychoticism, no significant difference was found in three groups of Respondents. But significant difference was found in neuroticism and extraversion.

Results revealed that service holders have the highest neuroticism scores and entrepreneurs have the lowest neuroticism score. Entrepreneurs scored high in extraversion and homemakers have the lowest extraversion scores. (b) Homemakers reported the least amount of psychological well-being than entrepreneur and service holder women; it was also found that the service holder reported significantly higher level of psychological well-being than the entrepreneurs; (c) It was found that homemakers reported significantly higher amount of life stress than entrepreneurs and service holder women, Service holder respondents scored lowest in life stress. (d) Respondents psychological well-being and life stress did not differ significantly based on family type irrespective of profession. (e) A negative correlation was found between life stress and psychological well-being, a positive correlation was found between age and income of the respondents and age was significantly correlated negatively to the life stress.

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I remember with the highest respect to my father late Abdur Rahim, Uncle late Abdul Zalil and my Mother, late Jahanara Begum, who were the main sources of inspiration for higher education. Probably they would be the happiest souls for my achieving degree

DECLARATION

I hereby declare that this thesis entitled “Life stress, personality and psychological well-being of women entrepreneurs, service holders and homemakers” submitted by me for the award of doctor of philosophy to the University of Dhaka is an original work. The thesis has not formed the basis for the awarded of any degree, associateship, fellowship or any other similar titles.

(Mosleha Perveen)

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Certificate

This is to certify that the thesis entitled “Life stress, personality and psychological well-being of women entrepreneurs, service holders and homemakers” submitted by Mosleha Perveen is a bonafide research work for the award of the Doctor of Philosophy in Psychology at the University of Dhaka for Ph.D Degree and that the thesis has not formed the basis for the award previously of any degree, associate ship, fellowship or any other similar title of any University.

Also certified that the thesis represents an independent work on the part of the candidate.

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CHAPTER I

INTRODUCTION

Life stress, personality and psychological well-being of women entrepreneurs, service holders and homemakers

INTRODUCTION

Across centuries and across times, the role of women remains rooted into eternity. It forever women's role remains the same and at the same time goes through many transitions. It takes centuries for women's role to unfold in different forms, shapes and sizes and to move in new directions. There are some locals where women live in a bygone century chained and shackled to the social structures and coding and wishes of others, who carve a code of conduct on stone. Where there are other locals, where women struggle to find freedom and space to define their roles in a new context with new occupations and for a new path for their lives.

Despite all their family and social problems, women always have struggled to achieve their own identity. Women from all classes of Bangladesh want to stand up before everyone in their own 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, an administrator if they chosen to be. Realizing that the advancement of women can not be prevented patriarchal society is changing its attitude toward women. There has been a gradual change in how people behave with working women, In the work place and at home people are now welcoming women.

A quiet revolution is taking shape right now among women. Unlike the Quiet Revolution that began in the 1970, which saw women leave the home and enter the workforce in droves.

Women today are leaving the workforce in droves in favor of being at home. But unlike generations of women before. These women are opting to work in the home not as homemakers- but as job-making entrepreneurs. It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century the status of women in Bangladesh has been changing due to growing industrialization, globalization and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities.

In the international arena significant changes had been occurring since the late 70s. This change has been outcome of the decade of women (1975-1985) which brought greater realization about the women in development by government and international agencies. The Nairobi Declaration of 1985 envisaged forward looking strategies for the development of women which strengthened and consolidated the conviction that women were part and parcel of development and their integration in the development endeavor was a critical factor in the socio-economic and human development of nation states.

Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developing countries in the world women are putting their steps at par with the men in the world of business. The role of women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth.

Rapid growth of women's self-employment and entrepreneurship corroborates that this is a significant avenue to improve women's employability. This avenue is widely recognized at the global level. Self employment and entrepreneurship are increasingly important for women as a way to ensure income from work in the context of declining job security and flexibilization of work contracts across the country. Women experience more difficulties than men in getting decent jobs as employees in most countries, especially in developing countries like Bangladesh. This is due to discriminatory practices. Especially in private sectors and gender barriers embodied in social norms and existing labour market institutions. Many women are turning to self-employment and small business as means of economic survival.

1.1 Definition of term entrepreneur and entrepreneurship

The word entrepreneur was originally employed in the middle ages and signified "a person who is active, who gets things done" (Swedberg, 2000). In 1723, a French dictionary underlined that an entrepreneur is "one undertaking a project, a manufacturer, a master builder, while; in England in the 18th century an entrepreneur is "an adventurer, projector and undertaker." Weber's third new international Dictionary (1961) describes an entrepreneur as "the organizer of an economic venture, especially one who organizes, owns, manages and assumes the risk of a business" (Robert & Brockhaus, 1980). A contemporary definition from the Cambridge on-line dictionary defines the term of entrepreneur as "a person who attempts to make a profit by starting their own company or by operating alone in the business world, especially when it involves taking risks". From Baumol's (1990) Point of view entrepreneur are "Persons who are ingenious and creative in finding ways that add to their own wealth power and prestige.

Some researchers have focused on the differences between “entrepreneur” and “manager” as an example, Robert and Brockhaus (1980) refer to the study of Mill (1848) which underlines that “the inclusion of risk bearing distinguished the term entrepreneur” from the term “manager.” Brockhaus, 1980). While on the contrary schumpeter considered that both the entrepreneur and the manager are enrolled in the risk or failure. Another view point discussed was McClelland’s (1961) principle that managers with decision making responsibilities can also be seen as entrepreneurs. Finally, another relevant example provided by Robert & Brokhaus (1980) is the work of Weber (1947) which distinguish the entrepreneur from the managers by the fact that the entrepreneur represents the decisive foundation of all official, authority within the business venture.

The term entrepreneurship falls into two conceptualization ‘categories’ (Wiklund et. al. 2001). The first which takes its root in Gartner (1988), indicates that “entrepreneurship is the creation of new organization.” For instance if the inventor uses his existing firm to commercialize his invention, there is in this sense “no act of entrepreneurship.” On the other hand, the second category views that “entrepreneurship is creation of new economic activity”. In this sense, any invention way be commercialized “by existing-or newly created firms or through trading on the market” (Wiklund et. al,al. 2001).

In short, the definition of entrepreneur and entrepreneurship are still subject of persistent discussion and as a consequence, these terms are not yet utterly defined. Many scholars (e.g. Lumpkin & Dess, 1996; Shane & Venkataraman, 2000, Deakins & Freel 2003) have given their respective idea on entrepreneurship, nevertheless no consensus regarding the

definition of entrepreneur has been reached. According to Lumpkin and Dess (1996) this lack of consensus acts as a barrier to the development of the theory of entrepreneurship. At Present most scholars have defined the field of entrepreneurship only by answering who the entrepreneur is and what his function is. This involves that the majority of researchers have ignored to determine opportunities (Shane & Venkataraman, 2000). Nevertheless, scholars in the field of organization are answering in detail the following three questions concerning entrepreneurship “(1) why, when and how opportunities for the creation of goods and services come into existence; (2) why, when and how different modes of action are used to exploit those opportunities; and (3) why, when and how different modes of action are used to exploit entrepreneurial opportunities” (Shane & Venkataraman, 2000,).

1.2 The economic approach: different views on the role of entrepreneur

Cantillon and Say were two significant French writers who belonged to the French School of thought named “physiocrats” (Deakins & Freel, 2003). The two French economic writers recognize the entrepreneur as an organizer of factors of production (Deakins & Freel 2003)

Richard Cantillon, identified the entrepreneur as a key player in economic development. His theory on the role of entrepreneur is based on individual property rights. For Cantillon entrepreneurs represent the first class of three, while the other two classes were property owners and workers (Deakins & Freel, 2003). He recognize the entrepreneur as a risk taker one who is determine “to buy a certain price and sell at an uncertain price (Swedberg, 2000). In short Cantillons entrepreneur is motivated to anticipate risk for the search of profit. Concerning this aspect Brush (1992)

refers to the works of Sexton and Bowman (1986, 1990) who identify gender based difference concerning risk. The conclusion drawn by their studies is that women entrepreneurs have a “lower risk-taking Propensity” compared to their male counterparts.

Ever since the 18th century, the notion of risk-taking is embodied in the definition of entrepreneur. This notion is still valid nowadays, e.g. Olson (2001) underlined that entrepreneurship requires a willingness to take calculated risks-both personal and financial” and Dictionary. com defines the entrepreneurs as “a person who organizes, operates and assumes the risk for a business venture”. Jean Baptiste Say (2005) who got inspired by his compatriot, Cantillon, also recognizes the central role of the entrepreneur in economic change and growth. Say defines the entrepreneur not as an innovator but as a trader of the innovation.

Kizner (1973) studied entrepreneurship from a cognitive approach, to understand the in intrinsic stimuli which influence the entrepreneurs behavior (Das & Teng, 1998). Kizner supports a theory of creative alertness, where the focus is on the entrepreneur’s aptitude to discover and utilize opportunity that others do not witness (Das & Teng, 1998). In other words Kizner’s entrepreneur is opportunistic in Planning and showing evidence of low risk averting behavior (Das & Teng, 1998).

Classified an Austrian economist, Schumpeter (1942) is one of the most acknowledged figures in entrepreneurship theory.

Schumpeter’s entrepreneur is an innovator who develops new technology. The entrepreneur is neither an “economic man” who takes short term actions nor a “non-hedonic nature entrepreneur” (Brouwer,

2002). He is forward looking and thus thinks long-term. From a gender-based perspective this aspect lead to the following questions; Do women entrepreneurs reflect the schumpeterian entrepreneur? It seems that women business owners do not fall under the Schumpeterian definition. Typically, male entrepreneurs follow a long-term strategic management style, whereas women entrepreneur have “Limited vision” and think “in terms of short-run” (Chaganti, 1986).

Furthermore, the Schumpeterian entrepreneur is a hero, in the sense that all the steps he or she undertakes run to be successful (Brouwer, 2002). He is at the same time the creator of a new business entity and a fundamental catalyst for economic change. This latter role is characterized by the entrepreneur’s “ability to disturb economic status quo through innovations” (Goss, 2005). Schumpeter Perceives innovation “as the primary internal element in the evolution of capitalism” (Metcalf, 2004). Innovation or what Schumpeter defines as “The carrying out of new combination” (Baumol, 1990) designates “the introduction of a new good, or of a new quality of a good, the introduction of a new method of production, the opening of new market the conquest of a new source of supply of raw materials or half manufactured goods, as well as the carrying out of new organization of an industry” (Ebner, 2003). On that matter, Schumpeter underlines in his work on the instability of capitalism (1928) that “what we unscientifically call economic progress means essentially putting productive resources to uses hitherto untried in practice and withdrawing them from the uses they have served so far (Metealfe 2004). The unique qualities of the entrepreneur guide him in his innovative process. The Schumpeterian entrepreneur does not follow the so called circular flow, which reflects a steady economy (Brouwer 2002), Schumpeter employs the notion of circular flow to designate a period of

transition occurred by the foreword of innovations. Concerning the aspect of innovation, (Hisrich and Brush, 1983), conclude that the majority of women entrepreneurs prefer not to engage in innovative activities in Products or services, but rather “Compete on existing markets (Bowen& Hisrich, 1986,). One more time this finding raises the question, could we quality women entrepreneurs as being Schumpeterian. From this point of view the author answer is no.

Concerning investment and entrepreneurship, Schumpeter expresses that in order to carry out the new combination, financing and credit are essential (Swedberg, 2000). On that matter Schumpeter talks about “means of payment” which acts as ‘ready money for trade’ lend by bankers also called “ephor of the exchange economy” (Swedberg, 2000).

Another essential aspect for the Schumpeterian entrepreneur is to accomplish his goal regardless of time and effort. One of the goals of the Schumpeterian entrepreneur is to reach a better “Social Position and that of his family in this world” (Brouwer, 2002). This aspect needs to be viewed from a gender-based perspective. Women entrepreneur’s main motive to enter into entrepreneurship is to reach a certain degree of flexibility between family and work (Brush, 1992) and less for as economic motive compared to their male counterparts (Cromie, 1987).

It can be concluded that the essence of the Schumpeterian entrepreneur is to be found in the carrying out new combinations (Swedberg, 2000). As Bruyat and Julian (2001) wrote, the Schumpeterian entrepreneur is purely functionalist : entrepreneurs are people who perform the function of reforming or revolutionizing the productive system and they continue to be entrepreneurs only for as they continue to perform that function.”

Knight perceives the entrepreneur as a risk-taker. The entrepreneur is a person who acts in an unstable world where profit is reached through risk, Blaug (2000) underlines that “the beauty of Knight’s argument was to show that the presence of true uncertainty about the future may allow entrepreneurs to earn positive profits despite perfect competition, long-run equilibrium and product exhaustion”.

In Knight’s view, risk and uncertainty are to be differentiated (Deakins & Freel, 2003; Brouwer, 2002). The essence of risk is stimulated by uncertain outcomes, but can be measured a priori. One example provided by Deakins and Freel (2003) concerning stolen cars is that “the outcome that your car will be stolen or not stolen is uncertain, but the risk that your car will be stolen can be calculated with some degree of probability and the risk can be insured against.” On the other hand, uncertainty emerges as a result of the infeasibility of calculating of probability outcomes. Only uncertainty is the rationale of profits and losses. Thus, a person who establishes a business entity cannot assure that his business will fail or succeed because that specific outcome cannot be forecast in advance. In other words, the main distinction between risk and uncertainty is made up of the possibility of predicting as the degree of probability of the outcome of an incident (Brouwer, 2002).

Concerning the aspect, Sexton and Kent (1981) found that female entrepreneurs perceive themselves as “moderate or calculated risk-takers” (Bowen & Hisrich, 1986). Masters and Mier (1988) analyze this aspect from a gender-based perspective. Despite the fact that “women have been stereotyped as conservative and risk-averse)” the result of the study of Masters and Meier (1988) indicate that no significant difference exist between male and female entrepreneurs in term of risk-taking propensity.

Casson theory of entrepreneurship constitutes an extension of the earlier work of Knight, Schumpeter and Kirzner. Nevertheless, Casson's work on entrepreneurship resembles mainly that of Knight (Deakins & Freel, 2003).

Casson perceives the entrepreneur as an organizer of resources (Deakins & Freel) and more precisely “as someone who specializes in taking judgemental decisions about the coordination of scarce resources” (Blaug, 2000). This could be for instance the financial investment of concretize a business plan (Metcalf, 2004). The entrepreneur has a unique set of skills and resources which enable him to gain competitive advantage over other actors in the playing field.

Lazear's “Jacks-of-all-trades” theory:

To the question, who is an entrepreneur? Lazear (2003) defines the entrepreneur as someone who, to this question responds affirmatively: “I am among those who initially established the business.” Lazear makes a clear distinction between the concept of entrepreneur and self employment. “A self-employed person need not have any other employed and the kinds and combination of skills that are necessary for real entrepreneurship are less important for, say, a self-employed handyman who works alone “ (Lazear 2003).

The theory proposed by Lazear defines entrepreneurs as “Jack-of-all-trades who may not excel in any one skill, but are competent in many “(Lazear, 2003, Abstract). The underlying principle suggests that individual with balanced skills (Lazear, 2003, Abstract) have greater chance to become entrepreneurs. One of the key criteria for becoming an entrepreneur is to have acquired in the past a large set of “different roles”

(Lazear, 2003, Abstract). As balanced individuals, entrepreneurs have to excel in a number of different domains to reach a large amount of essential skills to implement a successful business (Lazear, 2003). In Lazear's (2003) theory a balanced human capital investment strategy is used as a prediction criterion on the likelihood to become an entrepreneur.

Lazear used a data set of Stanford Alumni to test his hypothesis, His findings support that a more varied experience” (Lazear, 2003) turns into a higher probability for a person to create his own business entity. Lazear found that factors such as “gender ethnicity, age and experience”, do not affect the probability of becoming an entrepreneur. The key factor that affects whether an individual is more or less likely than another to found his own business is the number of different types of positions held by this individual in the past. Individuals who have followed a “general curriculum” (Lazear (2003) during their studies are more prone to become entrepreneurs. The findings also indicate that students which have more uniform grades” (Lazear, 2003) in all courses have a higher probability to become entrepreneurs. Finally, the results support that Lazear’s entrepreneur is not one “who performs well in a specialized area (Lazear, 2003). This aspect revives the Schumpeterian view is that the findings indicate that “entrepreneur are jacks of all trades not specialists but generalists and business innovators”. For Lazear” the innovation may be a good location for a dry cleaner. Most entrepreneurs are non-technical people who form businesses in non-technical fields. In short this theory rejects Schumpeter’s idea of the entrepreneur as a specialist who builds his business entity on innovation.

Wagner (2003) empirically tested Lazear's hypothesis using a German representative sample and found indications of statistical significance for the "Jack-of-all-trades" theory. Wagner concludes that Lazear's theory is an important tool for economists' entrepreneurship research" (Wagner 2003).

To answer the initial question, a consensus has been reached by the dominant scholars in that the entrepreneur is a catalyst in the economy. Nevertheless, the study of the different views reflects some fundamental differences between them. As Deakins and Freel (2003) conclude, these are two predominant streams of thinking: the Schumpeterian approach, which considers the entrepreneur as an innovator and the Knightian approach that regards the entrepreneur as a risk-taker. Lazear's "Jack-of-all-trades" theory represents a revived view of the economic approach, in that it contradicts the Schumpeterian approach by highlighting that the entrepreneur should be a generalist and not a specialist. This review of key economic writers and theorists on the role of entrepreneurship in economic development constitutes the first step for the understanding of the concept of entrepreneur. To gain a better knowledge about this central notion the following part examines the trait approach to entrepreneurship.

1.3 Trait approach: Personal characteristics

The trait approach is aimed at identifying personal characteristics of successful entrepreneurs. One question is raised: what are the key inherent characteristics of successful entrepreneurs. As Deakins and Freel (2003) mention "if entrepreneurial characteristics are inherent then there is little to be gained from direct interventions to encourage new entrepreneurs to start new businesses." There is still a real difficulty to examine the entrepreneurial personality (De Vries, 1977) because no clear definition exists on the concept of entrepreneur; secondly, numerous research have.

studied specific entities such as high technology entrepreneur or have focused solely on the link between entrepreneurial characteristics and business performance. Due to these limitations, the conclusion of this section will be more general than specific.

One of the gurus in the search of entrepreneurial personality is McClelland (Deakins & Freel, 2003; Devries, 1977). McClelland concludes from his study of entrepreneurship that the successful entrepreneur has the following key competencies (1) high need for achievement and ability to perceive and act on advantageous situation; (2) Proactive approach in that the entrepreneur takes own initiative or responsibility when he undertakes an activity and causes changes; (3) McClelland entrepreneur is not the risk-taker entrepreneur of Knight, in that he tries to avoid taking high risk, in that sense he is a moderate risk taker, which is especially true for women entrepreneurs (Sexton & Bowman, 1966, 1990); (4) The entrepreneur is committed to third entities; and finally (5) the entrepreneur does not like to follow an habitual or fixed any of doing things, but rather likes different tasks and spontaneity in work. Nevertheless, it is worth noting that in his latest work, McClelland (DeVries, 1977) changes one of these points. Achievement has been replaced by Power, leaving high power motivation and high self-control as the driving forces to reach organisational effectiveness.

In addition, Waddel (1903) found that women entrepreneurs score high on “masculinity” which in turn means that women entrepreneurs are associated with the masculine sex-role stereotype such as autonomy, aggression, independence and leadership” (Bowen & Hisrich, 1986).

Schrage (1965) concludes that “the most successful individual is high in achievement motivation, low in Power motivation and high in awareness

of self the market and his employees. “This study can be linked with Changaniti’s study (1986) on management in women-owned enterprises. The comparison study between the feminine entrepreneur and the successful entrepreneur (typically men) in terms of shared values for business conclude that differences exist. The successful male entrepreneur undertakes aggressive steps to achieve profit with an aim to reach continuous growth whereas female entrepreneur follows “modest” steps to achieve profit with the primary motivation being personal satisfaction.

Litzinger (1965) undertook a study in the motel industry in order to ascertain if there exists differences between entrepreneurs “who are goal and action oriented and managers “who carry out policies and procedures in achieving the goal” The results showed that motel entrepreneurs and motel managers differ notably regarding personality variables. For instance motel entrepreneurs scored lower in support than the motel managers in that “they placed a lower value than the chain motel managers on being understood, receiving encouragement and being treated with consideration” (Litzinger, 1965).

Lynn (1969) excluded the work of Eysenek by focusing on entrepreneurs and managers. The principal finding is that entrepreneurs scored higher on neurotism or anxiety. than general managers. To interpret this result Lynn (1969) presents different hypothesis (1) entrepreneurs are faced with a stressful life which has a direct effect on the score of neuroticism; and (2) creativity is linked to neurotic-ism. As a creative Person, the entrepreneur has the idea of a new concept but need the energy to concretion this idea into reality. This aspect could stimulate the entrepreneurs anxiety or neuroticism.

Professor Litvak and Maule (1976) studied some of the key characteristics of technical entrepreneurs in Canada. The results indicate that the entrepreneurs are relatively well educated” and “come from families in which the father are self-employed” (Litvak & Maule, 1976) Concerning the education, Lazear’s (2005) recent study indicates that “individuals with balanced skills are more likely than others to become entrepreneurs”. In addition the study of Litvak and Maule (1976) found three reasons which motivate entrepreneurs to establish their own business : (1) the challenges (2) being ones own boss, and (3) the freedom to explore new ideas. This aspects needs to be looked from a gender-based perspective since some scholars believe that differences to exist between male and female entrepreneurs concerning motivations for business start up (Cromie, 1987; Gatewood et. at. 1995. Brush, 1992). For instance Brush (1992) found that women motivations for creating a new business include creating a job and combining family and work in a flexible way; where as men are more concerned with making money (Cromie, 1987).

McCredith et. al. (1982) conclude in there work that the entrepreneur possesses five key traits; (1) self confidence (2) risk taking activity like knights entrepreneur (3) flexibility (4) need for achievement like McClelland’s entrepreneur and (5) strong desire to be independent like Litvak and Maules entrepreneur, also designated as the pull factor by Birely (1989) Once again there is a need to look separately at female and male entrepreneurs concerning their personality traits. Regarding self-confidence, Birely (1989) underlines that women entrepreneur lack self-confidence compared their male counterparts.

Brandstater (1997) studied some key personality differences between entrepreneurs and general population in Austria, The result showed that risk-taking, extraversion, social recognition and readiness for change constitute some of the trait characteristics of the entrepreneur compared to the general Austrian population.

Shapero (1975) looked at the locus of control of entrepreneurs and concluded that, on the scale of Rotter's (1971) internal and external control, the entrepreneurs belong to the internal level of control. The latter underlines that entrepreneurs "tend to be more self-reliant and more in need of independence and autonomy "(DeVries, 1977). This is supported by the study of Bowen and Hisrich (1986) which provides a deeper view on this aspect by emphasizing that the typical female entrepreneur is more prone to internal locus of control compared to the male entrepreneur.

Beugelsdijk and Noorderhaven (2005) underlines that "achievement motivation, locus of control and preference for innovation" represent three acknowledged characteristics of the entrepreneur. In addition the results of their empirical study using the European Values Survey (EVS) show that "entrepreneurs are more individually oriented than the rest of the population" and that "individual responsibility and efforts "are two personality characteristics of the entrepreneurs (Beugeolsdijk & Noor der haven, 2005).

Hatch and Zweig (2000) on the question : "What is the stuff of an entrepreneur"? answered the entrepreneurial spirit". This latter includes (1) risk tolerance (2) the desire of control (3) a strong will to succeed (4) perseverance and (5) decisiveness. These characteristics constitute the "building blocks" or stuff the entrepreneur needs to create this own

business. They added that the entrepreneurial spirit” and the “generation of the business concept” are not enough to achieve business performance. In order to concretize the business idea it is essential to have “some combination of insight, a readiness to act, a core skill and a healthy dose of luck” (Hatch & Zweig, 2000)

No consensus has been reached concerning the personality traits that characterize the successful entrepreneur. The image which emerges from this review on the trait approach is that the entrepreneur is found to be different by the scholars. Nevertheless, researchers such as (Mitchell et al. (2002) still believe that the entrepreneur category is composed by homogenous groups with a set of distinctive characteristics. To answer our initial question the key characteristics which have been identified in the above presented literature concerning the entrepreneurial personality are the following innovator, risk-taker, creativity, need for achievement, internal locus of control and need for independence. In short, this section has provided mixed results concerning the aspect of the personality trait of the entrepreneur as well as underlined the need to look at entrepreneurship from a gender-based perspective to gain better understanding of the concept.

1.4 Social-behavioral approach:

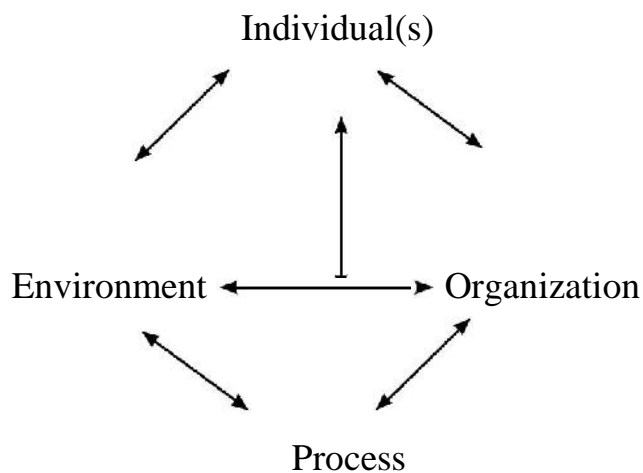
This approach mainly studied by managers (Deakins & Freel, 2003) focuses on the entrepreneurial socio-behavior which is seen as the “dynamic process” of creating a new business. The researchers in this field try to answer the following key questions: Are entrepreneurial process different from each other?

This view on entrepreneurship is the most recent approach in the field and is born from the many criticism of the trait approach. Deakins and Freel (2003) provided four points of criticisms of the personality characteristics approach : (1) it is inappropriate to search for a significant single trait, (2) it ignores environmental factors that may be more important than personality (3) it comprises an essentially static analysis approach to the dynamic process of entrepreneurship and (4) it ignores the role of learning, preparation and serendipity in the process of entrepreneurship. Already Gartner in 1988 argued that “who is an entrepreneur? Is the wrong question, while Bruyat and Julien (2001) added that “the entrepreneur takes in isolation is the wrong research object”. According to Gartner (1985) personality traits are not enough to understand the entrepreneurship performance. Instead, the behavior of the entrepreneur, in other world, what he does,” is work relevant to the creation of organizations than psychological traits” (Bouch, khi, 1993) realizes the importance to understand “how the outcome of the entrepreneurial process is generated”. In this same perspective, Faylle (2002), underlines that “What seems to have characterized the evolution of research in entrepreneurship over the last few years is on the one hand the reorientation of the focal point from being centered on the individuals to being centered on the process and the shift, from a positivist epistemology to a more constructive epistemology.”

Gartner (1985) challenged the whole trait approach by arguing that the creation of new venture is a multidimensional phenomenon” and that the entrepreneur is only one dimension of this framework.” Gartner (1985) defines new venture creation as “; new organizations” that reflects one of the following profile: (1) an independent entity (2) a new profit centre within a company which has other established business or (3) a joint venture.

Gartner (1985) proposed a framework for explaining new venture creation. This framework is composed of four interacting dimensions:

- (1) Individual (s) the person (s) starting a new business.
- (2) organization the type of firm that is created
- (3) Environment the external stimulus influencing the new business entity
- (4) new venture process the steps chosen by the individual (s) to establish the venture.



The first dimension, namely individual(s) is defined two sets of characters : (1) psychological characters: need for achievement, locus of control, risk taking propensity. and (2) individuals characteristics: job satisfaction, previous work experience, entrepreneurial parents age and education. It is worth noting that Gartner (1985) talks about individuals not only in singular but in plural in that “the locus of entrepreneurial activity often resides not in one passion, but in many”, (Gartner et. Al. who define entrepreneurship as “individual or tears”, creating works, such as products and services, for other persons in market place.

The second dimension, called process, includes all behavior or dynamic aspects of the entrepreneur: locating business opportunity, collecting resources marketing products and services, producing the product, building or organizations and responding to government and society.

The third dimension, environment, corresponds to a set of variables which influence the new venture creation.

The last dimension, organization, deals with the type of firm such as: manufacturing, service retail or wholesale.

1.5 Entrepreneurship as a factor of economic development:

Women's economic, empowerment is an inevitable part of economic development discourse in any development undertaken of a nation. Entrepreneurship development is precondition for sustained economic development of a country (Stephen 1978).

There have been rare instances where a development initiated just by an accident. In this connection it has to be stressed that the quality and quantity of human resources which include among others, entrepreneurial ability, skilled manpower, the state of administration and national character are the prerequisites in order to change the initial conditions of the economy. As such, entrepreneurship may not be regarded as a sufficient condition for growth activity, but it is positively a necessary condition (Jagadish, 1966).

Entrepreneurship development is a dynamic and vast subject. Women entrepreneurship is somehow much-more than of that. It's emergence depends on the prevailing social, economic and political conditions of a country. However, women doing a business or starting a small industries,

though new in our country, can help to develop the country economically. Industrialization can occur through entrepreneurship development, which helps to build up an industrially developed nation. Many studies have shown how entrepreneurship is related to economic development.

1.6 Entrepreneurship and social development:

Entrepreneurship is not only important for economic development, it has profound effect on social field too. With economic enrichment people are likely to be inspired to get education to enlighten themselves. In our economically developing society, peoples attitude toward women fold will also change. Women are also likely to join hands with menfolk to improve their socio-economic conditions. When women will be empowered, they will have less children and their attitude toward family planning is more favourable. Thus overall social settings are likely to change (Tasneem, 1981).

Contribution of women in the economy is very important for the growth of socio-economic environment of Bangladesh. Without a meaningful and active participation of women, half of the total population, in regular economic activities, a dynamic and sustainable economy is impossible,. In view of the need to bring the rural women's folk in the development stream of the country, both Government, the NGOs and other related agencies have provided ample opportunities to promote entrepreneurial skill among womens. Income generating activities, credit facilities, skill training, market opportunities have all combined to pave the way for the emergence of entrepreneurial. Development among women in rural and urban Bangladesh. Bangladesh has undertaken systematic reforms across all sectors in the last decade with an emphasis on the initiatives to increase. Women's participation through laws, international conventions and affirmative actions to meet quotas to ensure women's

participation (Grown work, 2002). It appears that women have brought a social and economic change and opened up a new dimension in the business area through their participation in different socio-economic activities in Bangladesh.

Empowerment of women can change the social attitude and economic condition of common people as observed by Chakrabarty (2000). Chakrabarty gave example of a project, where some distressed women were selected through lottery in a rural maintenance project run by CARE Bangladesh. It was found that these women later on became self-reliant. It has also been seen that some contested UP election they fought against men and won in the election.

Housewives play significant role in small enterprise development and operation (Rashid 1993). As a result various govt. & nongovt. efforts, an increase of female literacy, growth in the member of technically and professionally qualified women and increase the number of women entrepreneurship has been observed (Madhavi, 1994). Sogra (1993) mentioned that female literacy increased from 13.7% in 1976, 22.2% in 1989 in Bangladesh. Entrepreneurship also raises women's position in her family as well as in the society (Begum, 1986). Begum was interested to find out the effects when women participated in income generating activities. the attitude of family member and the society has been observed to be favourable towards earning women. She also found that working women participate in family decision making process such as children's education, manage family income and expenditure, social affairs and so on.

Although Bangladesh achieved independence 1971, the country is not progressing according to the hopes and aspiration of people.

This part of the subcontinent was under British rule for about 200 years. Thereafter independence was achieved in 1947 by dividing Indian subcontinent into India and Pakistan. East Pakistan, the southeast wing was found later on far less developed as compared to the western counterpart. Ultimately after 25 years Bangladesh was born as a result of war of liberation.

The economic history of the people of Bengal the East India company and British regime is a history of exploitation, deprivation, woes and sorrows. There was a sharp break from the past in all respects of trade and commerce, arts and crafts, manufacturing and husbandry. The whole period of British occupation of Bengal is marked by the total destruction of her industrial base (Islam, 1992).

Up to 1947, the economic features of East Bengal were stagnation, inequality, poverty and frequent incidents. Such was the economy which the thus East Bengal (East Pakistan) inherited from the past.

After the partition of 1947, the deprived peoples were very happy and expected that the golden days were coming ahead. But it was another history of deprivation by the West Pakistan based rulers.

The state of Pakistan could play a vital role for the development and growth of entrepreneurship in East Pakistan. But it did not happen. Rather she tried to exploit this wing to develop West Pakistan (Alam, 1993).

After almost two hundred years of British rule and 25 years of Pakistani domination, Bangladesh emerged as an independent nation in South East Asia in December 1971. The country possessed a long colonial history

which characterized by social, Political and economic exploitation, resulted in a pillage vast wealth in all sectors from the country (Mannan, 1987).

After independence in 1971 the people of Bangladesh got a real chance to build up the economy. But it also could not achieve the desired goal perhaps due to nationalization policy of the then Government. The then Government adopted nationalization policy for changing capitalistic economy to a socialistic one. However there was frequent changes in industrial policy in favour of private initiative from 1975 and open market economy was rooted during 90's. Regarding entrepreneurship it may be said that owing to military and autocratic rules no strong and powerful entrepreneur class could be developed for many years. However, a few entrepreneur could come forward to trade, business and industry but the rate was too low and also it did not indicate positive trend of entrepreneurship development.

It should be noted that the emergence of entrepreneurship is most of countries of the world caused by one on another kind of historical imperatives which made the opportunity visible and attainable. For Bangladesh it becomes apparent that the trend was changing with the onset of democracy.

Besides, global economic and political system have also influenced Bangladesh economy. Now the Government of Bangladesh has declared that economic development will be achieved through the development of private sector.

Economic and non-economic both sets of factors constitute necessary conditions for emergence of entrepreneurship.

Experts in this field come from disciplines other than economic are school of Business, sociology, psychology, anthropology and history. These disciplines show a wide variety of conditions that either help or hinder producing entrepreneur. For example, the present economic and social conditions have helped the emergence of entrepreneurship in Bangladesh.

1.7 Why women Entrepreneur:

Although women constitute nearly half of the population in Bangladesh, their participation in labor force is far less which threatens over all socio-economic development of the country. Though few of them have working since few decades, they mostly engaged in traditional jobs which also be called, stereotype female occupation like, teaching, nursing, medical profession etc. But now a days female occupation spread but a few percentage like defense, service-oriented work, advocacy, engineering, journalism, banking, advertising (model, behind camera), pilot etc. In recent days, participation of women in workforce is fast increasing, career women are emerging fast. Women entrepreneurship may be called as a recent phenomén in this process of development. The world of work has been considered primarily to be the world of men.

Even in western world context most of the occupation are male dominated. Since 1970, the women owned business in U.S. has increased from 5% to 30%. (New economic Realities, 1988), “representing nearly four million of the nations 12 million small business (Report to the present, 1985, Brush 1992) between 1975 and 1990 women engaged in entrepreneurship at a rate more than twice that of their male counter Parts (Moors & Buttner, 1997; Brush & Hisrich, 1991; Brush, 1992; Deakins & Freel, 2003). In 1997 the proportion of women entrepreneur in Denmark

was 30% while in France. They represented 26% and 31% in Sweden (Kjeldsen & Nreison 2000). In 2003 21% of men firm entrepreneur's in Denmark were women, while in 2004 it reached 28% (Hancoch, 2004).

Over the past decade, the number of female entrepreneurs has steadily grown, contributing revenues, services and employment to the economy. Parallel to this tendency, more researchers studied the field of women as business owners. Nevertheless, compared to men, the interest in the phenomenon of women entrepreneurs is rather recent. The first studies on the investigation of more business owners came into sight in the late 1970s, where the focus was on the psychological and sociological traits of female entrepreneurs compared to male entrepreneurs (Brush 1992).

Even though women business owners around the world have increased dramatically over the last decade, there is still a considerable gap between the amount of male and female entrepreneurially active. Differences exist between male and female in a number of areas "industry choices, financing strategies, growth patterns and governance structure, motivation and goals, preparation, organization, strategic orientation and access to resources (Greene et al. 2003). According to Greens et al. (2003) "these differences provide compelling reasons to study female entrepreneurship."

It is true that according to the norms of a particular culture the roles of men and women in a society have tended to be quite different. But at present the nature of these roles is gradually changing and changing a lot. More and more women are completing university and post-graduation education in Bangladesh; and many of them are working full-time jobs in various organizations both public and private sectors. Although on a limited scale, some of them are engaged in the small and micro business and some

are self-employed about them we know very little, particularly it is interesting to know if women entrepreneurs in Bangladesh bear similar characteristics as reported by experts in this field. These question call for research aiming at gaining as understanding of women entrepreneurs. But there are still a great deal of mystery about the women in business and questions remain about their entrepreneurial characteristics (Moyeen and Hoq, 1994).

The grave economic situation stated before has compelled a large number of women in Bangladesh to come out of house and take up a job or start a business. Traditional culture for women is to stay at home, rear up children and look after the families can no hanger exists now-a-days. In order to reduce poverty of face reality a good number of women have come up and enter into wage employment . However, all women cannot get job or any specific job. As compared to men they are less educated and base skilled Chowdhury (1998). Moreover, women are exploited more or less in majority of countries of the world. They are also less paid when they work, it is on third or one-half of man's wages.

In the context of Bangladesh in recent days realizing the need for women involvement in development process most of the member states of the united Nations have given due importance to help them to grow up. Numerous resolutions have called for equality between men and women in all spheres of life. Action to be taken by government with NGO and private sector to provide outreach programs to inform low-income and poor women, particularly in rural and remote areas of opportunities for market technology access and provide assistance in lacking advantage of such opportunities (Beijing Declaration 1995).

It has been stated earlier, that women involvement in income generating activities affects human fertility. Employment provides a woman with alternative source of fulfilment recreation rather than child bearing and rearing only through practice of effective family planning. Thus ultimately helps curb population pressure on the country as a whole.

There are other significant contribution of women when they earn money. Studies have shown that where women able to control their earnings, increases in their income are highly correlated with improvement of the nutritional status of their families particularly children. Clearly efforts to increase their earning potential are likely to have positive effects on the welfare of their families (Andaleeb 1984).

Despite all their family and social problems, women have struggled hard to achieve their own identity women from all classes of Bangladesh want to stand up before everyone in their own right and not as someone's daughter or wife. Women can be a very caring home maker but at the same time she can proved to be a highly-skilled entrepreneur, an efficient employee, an administrator if they choose to be. Realizing that the advancement of women can not be prevented patriarchal society in changing the attitude toward women. There has been gradual change in how to people behave with working women. In the workplace and at home people are now welcoming women.

Globally, women are increasingly becoming involved in entrepreneurship since 1990s (Rasheed, 2002,) although they also performs 66% of the worlds work, produce 50% of the food, but earn 10% of the income and own 1% of the property (World Bank 2002).

Women entrepreneurs constitute less than 10% of the total business entrepreneurs in Bangladesh, whereas women in advanced market economies own more than 25% of all business. It is heartening to note that despite many barriers, a new women's entrepreneur class has arisen in the country taking on the challenge to male-dominated, competitive and complex economic business environment.

Not only have their entrepreneurship, improve their living conditions and earned more respect in the family and society, but they are also contributing to business and export growth, supplies, employment generations, productivity and skill development of the country. 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.

1.8 Personality:

The term "Personality" is derived from the Latin word "Persona", which referred to a mask worn by an actor in a Greek drama. People tend to equate personality with one's charm, popularity of public image (Arthur Trees, Woodfin Camp & associates.)

The definition of personality we most frequently use was given by Gordon Allport (1937) nearly 80 yrs ago. He said personality is the dynamic organization within the individual of those psychological system that determine unique adjustments to his environment. When psychological talk of personality, they means a dynamic concept describing the growth and development of person's whole psychological system. Rather than looking at parts of the person personality looks at same aggregate whole that is greater than the sum of parts (Allport, 1937).

Personality can be defined as the unique pattern of behavioral and mental process that characterize an individual and the individual's interactions with the environments (Crider and others 1993). Each man is individual to the dimensions of personalities.

An early debate in personality research centered on whether an individual's personality was the result of heredity or environment. Is the personality predetermined at birth or is the result of the individuals interaction with his or her surroundings? There is no black and white answer clearly, personality appears to be a result of both hereditary and environmental factors. However it might surprising that research in personality development has tended to better support the importance of hereditary over the environment. Heredity refers to factors determined at conception. physical stature, facial attractiveness, gender temperament, muscle composition and reflexes, energy. Some aspects of our personalities change over the time, the rank orderings do not changes very much.

The essence of Eysenck's theory is that the elements of personality can be arranged hierarchically. In this scheme certain sub traits or types, such as extraversion, exert a powerful influence over behavior. He sees each of these super traits as being comprised of several component traits. The component traits either are more superficial reflections of the underlying type to that dimension. Traits are composed of numerous habitual responses which in turn are divided from a multitude of specific responses. For example, a person who is observed to make the specific responses of smiling and holding out his hand upon meeting someone. If he observed to do it every time he meets someone, it can be assumed that this behavior is his habitual responses for greeting another person. More over this habitual response may correlate with other habitual responses, such as

to talk to other people going to parties, and so forth. This cluster of habitual responses forms the trait of sociability. Sociability correlates with such response dispositions as activity, liveliness and assertiveness – taken together, these traits define a super trait of type that Eysenck calls extraversion.

1.9 Life Stress:

Stress is difficult to define precisely. The concept of stress was first introduced in the life science by Selye Hans in 1936. It was derived from the Latin word ‘stringere’; It meant the experience of physical hardship, starvation, torture and pain. Selye Hans (1936) define stress “The non specific response of the body to any demand placed upon it.” Further stress was defined as “any external effect internal drive which threatens to upset the organismic equilibrium.” Another definition given by Stephen, R. (1999) “A dynamic Condition in which an individual is confronted with an opportunity, constraint or demand to what he or she desires and for which the out come is perceived to be both uncertain and important.”

Stress is a feel of strain and pressure. We generally use the word “stress” when we feeling that everything seems to have become too much overloaded and we wonder whether we really can cope with the pressure placed upon us. It is an organism’s response to a stressor such an environmental condition or a stimulus. It is a body’s method of reacting to a challenge. The body’s way to respond to stress is by sympathetic nervous system activation which results in the fight-or-flight response. By the 1990s, stress had become an integral part of modern scientific understanding in all areas of physiology and human functioning and one of the great metaphors of western life.

Small amount of stress may be desired beneficial and even healthy. Positive stress helps improve athletic performance. It also plays factor in motivation, adaptation and reaction to the environment. Excessive amount of stress however, may cause to many problems in the body that could be harmful. Stress can be external and related to the environment but may also be created by internal perceptions that cause an individual to have anxiety or other negative emotions surrounding a situation such as pressure, discomfort, etc. which they then deem stressful.

The problem of stress in women is an important aspect of the process of social change in Bangladesh Traditionally, Bangladesh women work with the from work of family system. Now a days, they are working with men in organization. The consequent outcome is that the modern women live in two systems and need to perform both family as well as professional role. This in turn leads to role stress among the working women. Understanding stress can be important aspect in working women's life that entails creating job responsibilities, communicating, evaluating performance of their counterparts. Some researches have been conducted in this field. Surti (1982) in her research found that professional women experience more job stress than men. Fernandes and Murthy (1989) carried out a study on job related stress on school teachers and found that they experience greater job stress than male counter part.

Psychologically stress has been three ways. One approach focuses on the environment, describing stress as stimulus. We see this in people to the source of course of their tension as being an event or set of circumstances such as having a high stress job. The second approach treats stress as response, focusing on people reaction to stressor. The third approach describe stress as a process that includes a stress or strains but adds an important discussion: the relationship between person and the environment.

Selye (1975) gave a model dividing stress into eustress and distress. Where stress enhances function (Physical or mental, such as through strength training or challenging work), it may be considered eustress persistent stress that is not resolved through coping or adaptation deemed distress, may lead to anxiety or withdrawal (depression) behavior. The difference between experiences that result in eustress and those that result in distress is determined by the disparity between an experience (real or imagined) and personal expectations and resources to cope with the stress.

Alarming experiences, either real or imagined, can trigger a stress response. In human, stress typically describes a negative condition or a positive condition that can have an impact on a persons' mental and physical well-being.

There are three general types of stressors: catalysmic events, personal stressors and background stressor.

Catalysmic events are strong stressors that occur suddenly and typically affect many people simultaneously. Disasters, such as tornadoes or plane crashes as well as terrorists attacks are example of cataclysmic events that can affect hundreds or thousands of people simultaneously.

The second major category of stressor is the personal stressor. It include major life events such as death of a parent or spouse, the loss of one job, a major personal failure or even something positive such as getting married.

Background stressors or more informally daily hassles are the third major category of stressors.

Causes of stress

Organizational factors: Discrimination in pay or salary structure, strict rules and regulations. Ineffective communication, peer pressure, Goal's conflict/ambiguity, more of centralized and formal organization structure, less promotional opportunities, Lack of employees participation in decision-making Excessive control over the employees by the authorities. Individual factors: there are many expectations which the family members, peer, superior and sub-ordinates have from the employee. Failure to understand such expectation or to convey such expectations lead to role ambiguity or role conflict which in turns causes employee stress. Other individual factor causing stress among employees are inherent personality traits such as being impatient, aggressive, rigid, feeling time pressure always, etc. Similarly the family issues, personal financial problems, sudden carrier changes etc. all can lead to stress. Lack of confidentiality, crowding extra organizational factor in today's modern technology savvy world, stress has increased. Inflation, technological change social responsibilities and rapid social changes are other extra-organizational factors causing stress.

Coping with Stress

To successfully manage stress in everyday individual can learn to relax and enjoy life. The best way to manage stress is to prevent. This may not always possible. So the next best things are to reduce stress and make life easier. For these purpose different stress management techniques life yoga, muscle relaxation, mindfulness breathing. Hypnosis etc. should be used. So as to curtail the stress level which brings the positive psychological well-being and reduce the probability of fatal disease like hypertension, cardiovascular disease and cancer also, Women being the prime victim especially employed (Self or service) women of stress

therefore their stress management is essential both in the govt. and private organization.

On the physical side some organizations provide health clubs where employees can work out and keep fit and cafeterias where workers can choose from healthy range of meals. Most corporations make counseling readily available, if not on site than through the health care benefits they provide their employees. Handling stress, however, is a very individual matter. Alice Mills (2003) co-director of counseling services in the teancek-Hackensack Campus Wellness Center suggest s several ways individuals can deal with stress. The first step is to emetize the situation to determine what is causing the stress and what techniques might best suit the individual, she skills including the use of music, meditation, diaphragmatic breathing exercises, aerobic exercise, muscle relaxation and imagery. Many of these techniques can be learned through books and video and audiotapes such as those that the wellness center makes available to students, faculty and staff through its stress lab.

Some people bring stress with them to the workplace through, their disposition “By telling yourself your going to fail or by expecting negative reactions from other people, you may create your own stress.” Mill says cognitive from techniques help people monitor their thinking, identify unrealistic negative thoughts and replace those thoughts with more positive coping statements. These techniques used by psychiatrists or other professional counselors, help reduce negative moods, such as anxiety and depression. They also are helpful when teaching individuals to manage their own embryo reactions to people and situations.

Another important way to combat stress is to sharpen one's communication skills. You need to learn how to speak about your needs and wants and how to give positive and negative feedback to others; Mills explains. This is to what many know as assertiveness, "some techniques can be implemented on the spot to try to resolve the natural rhythm of stress and relaxation. Mills says, Take a break, talk with colleagues go to bathroom or watercooler or do breathing exercise to restore balance "Take stock of your stress-creating habits and take action to change them, She says, And perhaps most importantly, "Take care of Yourself".

D'souza, et.al. (2005) argued that the specific stress experienced by people often depends on the nature and demands of the setting in which people live. In this modern life: occupations of the people govern these settings. Thus, people in various professions experience different types of stress and anxiety to different degrees.

1.10 Psychological wellbeing:

Psychological wellbeing is a wide ranging concept. It includes different aspects of everyday life experiences. According to many researchers (Andrew and Withey, 1976; Najuan and Levine, 1981; Campbell and Cove we, 1970), psychological well-being is considered to be the composite measure of physical, mental and social well-being perceived by each individual. There are several indicators of well being of an individual, or a group of individuals which have both objective and subjective component. The objective components are related to a term generally known as 'Standard of living', which consists of following components; level of education, employment status, financial resources, housing conditions and comfort of living. It is also believed that an individual satisfaction of happiness does not depend only on his or her

living but also his or her expectation and perception of reality. It is this subjective component which is linked to the function of the degree of congruence between the individual's wishes and needs on the one hand, and environmental demand and opportunities on the other. In essence, it can be concluded that, psychological well-being is the total assessment of his or her quality of life and an individual is considered to be to best judge of his or her situation and state of well-being.

Shin and Johnson (1970) have defined psychological well-being as “a global assessment of a person's quality of life.” Quality of life tends to cover a variety of areas such as physical and psychological complaints, feelings of well-being, personal functioning and general limitations.

According to some researchers (Bradburn, 1969; Warr, 1975; Campbell , 1976) Psychological well-being is a somewhat malleable concepts which is to do with peoples feelings about their everyday life activities. Such feelings may range from negative mental states (dissatisfaction, unhappiness, worry etc.) through to a more positive outlook, which extends beyond the were absence of dissatisfaction (as health is some thing beyond the mere absence of illness) into a state, which has some times been identified as positive mental health (Jahoda, 1958); Herzberg 1966; Berg 1975).

Life satisfaction is psychological well-being in general and satisfaction with as a whole. It can be defined as a person's attitude toward her past and present life as a whole. It deals with people's feelings about there every day life activities (Bradburn, 1969 Campbell, 1976).

One of the related concepts is the concept of ‘quality of life’, Van Dons et. Al. (1984) states that the Value of an object can be defined by defining its attributes. Similarly, the quality of life can be evaluated by

taking a number of aspects of a person's life and assessing that person's subjective feelings or happiness about the various life concerns.

Campbell (1976) distinguished between three types of well-being: affect, strain and satisfaction. He recognizes that when people speak of satisfaction they cognitively focus on experience but when people speak of affects or strain they focus more spontaneously on the flow of everyday life. He notes that these types of evaluations are all related.

Diener (2000) states the subjective well-being means people's evaluation of their lives in terms of both their thoughts and emotions. That is subjective well-being is the measure of how happy people are.

In their study Warr, Barter and Brown Bridge (1983) offered three separated but mutually compatible explanations for Bradburn's (1969) findings that positive, negative affect and statistically independent. The first is in terms of a higher order generalization, that number of experienced desirable and undesirable episodes are generally uncorrelated. The second is in terms of logical and procedural features. The independence is a function of a response mode and scoring procedure that differ from those employed elsewhere. The third links short-term affective states with more stable personality dispositions. Findings support each of these explanations.

Diener and Diener (1995) investigated the factors that lead to psychological well-being. They found that high income, individualism, human rights and social equality are connected with psychological well-being. Individualism is an important component of psychological well-being even after income is controlled statistically. However, rapid

increases in income seem to lower psychological well-being, suggesting that expectations can rise too fast and not to realized. In general, developed countries enjoy high incomes value human rights and social equality. So they have high levels of psychological well-being. Under-developed and developing countries of the third world which do not emphasize these factors show lower levels of psychological well-being.

From the above discussion, we can concluded that psychologists have come variations their definition about psychological well-being moreover research findings also supported. They have described and explained it from different point of view.

1.11 Entrepreneurship: Education and training

In view of fact that entrepreneurship is very important for the growth and development of a country, it is specially suggested that youths should be educated and trained for self employment and self entrepreneurship.

Poverty is the endemic problem in Bangladesh. The overall national development strategy of developing countries mainly the poorest group must focus on progressive reduction of poverty with a view to removing it within a reasonable time. Among the various causes of poverty, unemployment and underemployment are major parts. Therefore any strategy designed to sake the problem of poverty must focus on employment generation, both self employment and wage employment.

In a country like ours emphasis should be given more on self employment because job market is almost stagnant. But to become self employed one needs proper guidance, education and training.

The great person school of entrepreneurship thinks that an entrepreneur is born, not made. But the 'Management School' of entrepreneurship says that entrepreneur can be created and developed through class room teaching, proper training and motivational activities (Ali, 1994).

Our education system from pre-school to University level is not work oriented or practical knowledge based for which learners can not choose an occupation later on for self reliant. There is hardly any course in S.S.C and H.S.C level on entrepreneurship or any-thing like that (Rahman, 1992). Though now- a days some public and private universities throw some courses about entrepreneurship and entrepreneurs development, but this number is very few.

In U.S.A entrepreneurship courses are becoming popular in the colleges and universities. Being encouraged by the result of such training courses, Lee Nehert, World Bank Project consultant, has suggested introduction of courses on entrepreneurship in the commerce Faculties of Dhaka University. Lee Neherts recommendation seems to have been influenced by the study of Buchele, who after review of small scale industries in India, Brazil and U.S.A. concluded that "Entrepreneurs can be produced. Training courses can also stimulate existing entrepreneurs to try for more rapid growth of their business." However, there are people who feel that entrepreneurship cannot be taught, because this is a state of mind or certain quality in an individual. But state of mind itself is subject to change (Nehert, 1970).

Nabi (1985) in his paper titled, "The role of Diversities in the development of small Business Enterprises in a developing economy like Bangladesh" gave emphasis on training and education of Bangladesh youth for entrepreneurship. This article is based on the experience which were

gathered by the author from an academic visit to universities in the United Kingdom UK. He says that a good number of educated youths in our country who come out from colleges and universities every year after finishing their education also remained unemployed and under employed because of job scarcity.

They do not get any practical training from the universities to establish a new venture. But these opportunities are available in the universities in U. K. He reamends the universities of Bangladesh can offer these programmes they need not incur any additional expenditure, because they have well-experienced and well-trained people and sufficient space. In this manner, Universities can play significant role in the development of small business enterprises like those belonged in other countries.

Business training development programmes are important, especially in countries where the private has not flourished or infact never existed in the real sense of the term. As such many of the citizens of the countries that move toward market economy, may be interested in starting and operating a privately owned business but may not know how to go about doing so. To meet this pressing need, countries have devised a variety of innovative programmes. In general training programmes will be essential in providing knowledge necessary for the development of thriving private sector. Such programmes will need strategies for reacting and attracting their target audience of entrepreneurs, as well as building support and awareness among the general people. These programmes willalso help combat negative attitude towards business that may still exists in some societies. Habibullah (1987) in a descriptive study, entitled “Entrepreneurship training and development” gave this opinion by saying that Bangladesh has lot of entrepreneurial timber. There are youth who can be ground as entrepreneurs if favourable conditions are created. Development of a good

breed of entrepreneurs is possible if necessary incentives are provided. He suggested that entrepreneurship can be sustainably developed by appropriate training. Entrepreneurial training should relate to motivation for self-employment.

Ahmed (1987) in his paper titled “Entrepreneurship development with some reference to Bangladesh” tried to explore why entrepreneurship process was slow in Bangladesh. He stated that lack of right social attitude towards business is the main cause for the under development of Bangladesh entrepreneurs. The author also suggests that in order to do something for nation this attitude must be changed and introduction of training programmes for the entrepreneurs is essential. It is also necessary to train the trainers of entrepreneurs. Efforts should be made to attract the persons with right attitude to entrepreneurs help and people with right attitude should be selected for loan giving and other supports.

Desai (1989), in his thought provoking article analysed the various approaches to determine the real entrepreneurs. He finds that every year a number of applicants with good entrepreneurial potential are likely to be rejected and several wrong ones are selected when traditional method is used for selecting real entrepreneurs. So, he developed a good model named ‘competence test’ for the selection to new entrepreneurs. Again, he says, competence is signified as moderate success of risk taking which is a function of skill, not chance. The measurement of competency achievement is based on five categories as listed below:

- (1) Independence motive
- (2) Need achievement;
- (3) Need affiliation;
- (4) Imitative dependent motive
- (5) Indifferent motive.

Nandi (1973) carried out an intensive study of small scale entrepreneurs and a matching group of non-entrepreneurs from an urban ward of Harrah in West Bengal, India. This was an attempt to compare the enterprising and non-enterprising cultures. The study reveals that, in an enterprising community, entrepreneurial exposures themselves contribute substantially to entrepreneurship development and identifies such a phenomenon as an important determinant of entry into and survival in business. In his study *n/ach* turned out to be the best predictor of entrepreneurial motives, followed by *n/power* and the sense of efficacy.

Chowdhury (1996) in his study on “entrepreneurship training in Bangladesh” discussed various institutions, where entrepreneurial development training programmes were conducted. He says about enrolment courses and programmes of these institutions. He points out that entrepreneurial training in Bangladesh is at an infant stage and is incapable of meeting the needs of the country. He also says that effective entrepreneurship training warrants systematic assessment of training needs of the entrepreneurs, design of the training programmes in keeping with the training needs, devising proper training, methodology to facilitate effective learning process and proper evaluation of the training results. Unfortunately these aspects are not carefully considered while devising entrepreneurship training programmes in Bangladesh.

Some scholars and researchers of Bangladesh think that we should conduct research to find out optimal teaching vehicles, we may explore what social and psychological factors encourage or discourage entrepreneurial drive and see whether some effective methods can be incorporated in our existing training programmes.

Anwar (1992) emphasized that strategies should be developed so that rural woman can grow as independent producer. A range of training programmes have been identified which include education health, agriculture, small business management and small and micro-enterprises. Many external financed project in Asia are already addressing some of these needs. Donors and practitioners have recommended a variety of support services, including credit, management and skill training and technical assistance. They argue that training should report women's needs for more effective income generating activities.

So it seems clear that training has a positive impact on entrepreneurship development and promotion. The main for entrepreneurship development is training programme, because training increases motivation and changes attitude of the entrepreneurs. This is why most countries have been endeavoring to create sufficient number of dexterous and foresighted entrepreneurs through carefully planned programmes. Like many other developing countries, Bangladesh has also realized the significance of training to entrepreneurs. Accordingly, various Government Organization, Universities, NGOs and trade associations have been offering training programmes to train and develop the entrepreneurs throughout the country.

1.12 Literature review on Entrepreneurship

The early researches on entrepreneurship was carried out by McClelland (1969) and the study revealed that individuals with high need for achievement and likely to behave entrepreneurially. He regarded the following as distinctive characteristics of high need achievement:

- (i) a performance for moderate risks and a propensity to work harder in such situation, (ii) a belief that one's personal efforts will belief,

(iii) A tendency to perceive the probability of success in attending a goal as being relatively high, (iv) a need of feedback regarding success or failure of one's efforts, (v) the capacity to plan ahead and to be particularly aware of the passage of time and (vi) interest to excellence for its own sake.

The study by Collins and Moore (1964) intervening 150 small business entrepreneurs at Michigan reported that (a) most of the entrepreneurs were orphans or half orphans, (b) entrepreneurs lack social mobility drives. They have no attraction towards posts of authority and reward associated with power and status, (c) they indulge in punishing pursuits of task and choice fatigue when one job is done, they like another to conquer, (d) they lack problem resolution they categorize subordinates as either good or bad, (e) they rebel against peers and parents generally strained with partners but good with those outside the business, (f) they are independent and (g) they don't like authorities above them.

The study of Sectan and Kent (1981) revealed that younger female entrepreneurs were better educated and placed slightly higher emphasis on profession than their families. They also compared characteristics of female entrepreneurs and executives revealed that female entrepreneurs were only slightly less educated than female executives. The executives view their ability to work with people as the greatest factor in success, while entrepreneurs viewed hard work and persistence as more important. Entrepreneurs tend to follow their fathers who are engaged in business although they do not acknowledge their fathers as role models. Female executives do not follow in their fathers' footsteps. The executives were older and showed more job stability than entrepreneurs. The characteristics of female entrepreneurs are different from female executives.

An in-depth survey was carried out Hirsch and Brush (1984) on women entrepreneurs and profiled the typical women entrepreneur. According to them, a women entrepreneur is generally the first born child of middle class parents with a self employed father typical women entrepreneur after obtaining a liberal arts degree, marries a college educated man who work in a professional and technical occupation, has children and works as a teacher administrator or a secretary. The biggest Start up problem faced by her is finance, credit and lack of business training. Her greatest problem is lack of financial planning experience.

The analysis of women entrepreneurs by Goffe and Scase (2008) showed how business start up enables many women, but not all to achieve forms of economic and social independence that they would not otherwise enjoy further they illustrate ways in which business proprietorship has a wide variety of effects upon individuals, and upon their personal relationships and life styles. They refute the notion of a single entrepreneurial experience and argue that the causes and consequence of business start up are highly conditioned by the excellent to which women are committed to traditionally prescribed roles and profitability.

Exploring the life events and experiences that had influenced women to choose entrepreneurship as a career alternative Huntley (1985) indicates that women entrepreneurs were determined hard working and self-confident. In spite of having faced financial hurdles, their determination, courage and optimism helped them to overcome these hurdles. Most of women ventured into entrepreneurship because of a desire to be independent and to be in control of their lives. They defined their own measurement of success, i.e. juggling to social expectations and

definitions. They were looking for a balance of personal and professional interest and admitted to career satisfaction which transcended other aspects of their lives.

A biographical study was done by Williamson (1986) on depth Joyce Eddy, a successful entrepreneur in order to provide a role model for existing and would be women entrepreneur. The result showed that Joyce's percentile score were more like those despite her shortcomings with regard to personal characteristics and requirements, often equaled with entrepreneurial success. It was therefore coincided that there is no one formula for entrepreneurial success.

Mc Clung and Parker (1986) carried out a study on female entrepreneurs in Oklahoma to identify associations between entrepreneurial characteristics and financial performance. The findings of conformity and exploratory analysis indicated that there was some association between entrepreneurial characteristics and financial performance.

The study of Donckels and Dupont (2009) found that the small firms generate more new entrepreneurs in Belgium than larger firms, and that such entrepreneurs often have an entrepreneurial family background. The study also found that (a) in recent years there has been a substantial increase in the number of unemployed starting their own business, (b) start up capital was mostly low, (c) government support hardly had any importance at all, (d) almost half of the new entrepreneurs were unemployed in private industry before starting their own enterprise. Hisrich (1986) developed a theory on women entrepreneurs' career.

The analyzed data revealed demographic information, motivations for beginning the business venture, management skill for personality traits, business problems. The author stated that while the backgrounds of self-employed women vary considerably, the women entrepreneurs do share similarities in personality, motivation, education and family background. The majority of women entrepreneurs are first born children from middle or upper middle class family in which the father was self-employed. Education was an important factor for the upbringing of most of the women entrepreneurs and it continued to play major role in helping them to cope with deficiencies in their business skills.

Birley (2009) studied on women and men micro entrepreneurs in Ecuador confirms that male entrepreneurs manage larger firms than women's and men's business yield higher net incomes. The result also confirmed the dynamism of two micro enterprise sector, where some firms are able to increase net income in the course of a year, despite a lack of access to credit and other inputs available in their formal sector. The results showed the preference among women entrepreneurs for using the credit to increase efficiently is explained by women's two fold responsibility of producing at the work place and producing at home. The results indicated the fact that women microproducers in manufacturing and services as well as whom micro vendor access to credit was a key factor in the increased production. This signified that credit was available to large number of low income women producers and micro vendors and was able to keep a considerable number of women micro producers active.

The study by Hansraj (2009) discusses two innovative approaches to fostering group entrepreneurship to address the urgent employment and income needs of urban and rural workers developing countries and

countries undergoing privatization and structural changes. The study concludes that group employment and enterprise development strategy.

Marrison, White and Velsor (2007) observed the female Entrepreneurs are the fastest growing segment of the small business population, with numbers increasing dramatically since 1980.

In a study of women's entrepreneurs in Cameroon by Catherine (2008) revealed that a poor choice of business venture often meant that they run at a loss. However many women value their business for non-financial reasons, such as the fact they get them out of the house. Those women running micro enterprise face long hours with low returns and often accumulate debts they are critical for the survival of their households.

The study by Rutherford (2000) attempts to clarify the situation by defining all financial services for poor people as means of turning their savings into useful large lump sum to meet needs arising from the cycle events and from emergencies to invest in land productive household assets and in business.

Chowdhury (2000) conducted a study on high engineering firms in Dhaka, revealed that the entrepreneurs not only produce spare parts but also build up the base for potential entrepreneurs. To maximize the economic welfare and to become self employed these entrepreneurs took initiatives that in most of the cases were not in their family traditions. The entrepreneurs demonstrated strong willingness and had managerial capability. They were aware of the necessity for improving the quality of their products and towards this end they attempt to adopt new production processes. The process of production in these enterprises was labour intensive and utilize

capital more efficiently. They received little support from the government with regard to credit and other facilities. Development institutions has done little to improve their quality, technology and marketing facilities. Only those who successes were able to able to take advantage of whatever opportunities were available.

The study by Bhatia (2004) on small manufacturing firms comprising of less than 50 employees located in the state of Punjab, examined the socio-economic background of entrepreneurs, their attitude towards industry, the ways in which they made transition to industry and the problems they faced in establisheing and building up their entrepreneurs. The research findings showed that entrepreneurs established their business in various sectors like service, trading, manufacturing and agriculture. The study revolted that firms which continuously expanded, had a gradual growth and were started with a relatively favourable capital base were mostly established by merchants. The entrepreneurs showed a tendency to diversity instead of expanding after a point the researches suggests that this was because of the lack of vital information about wide market.

Nagporewalla, (2008) studies entrepreneurs from small-scale manufacturing enterprise in Visakhapatnam. He found that a highly disproportionate number of entrepreneur, especially the successful once were from higher castes and from high economic status families. The study further suggested that the socio-economic class of businessmen were substantially higher than that of general population not only in India but probably also in a larger part of the rest of the non-socialist world. Venkatapathy and Subramanian's (1988) study reveals that the entrepreneur feels less alienated than non-entrepreneurs because entrepreneurs have more chance to experience power and that their

ventures are often by choice, which gives them satisfaction, a sense of achievement and a feeling of relevance of their role in society.

Case studies of four self employed persons with scheduled tribe background was carried out by Gupta and Sharma (2007). They found that out of the four case two opted, for self-employment due to family tradition of living on one's own without going for job. The other two entrepreneurs preferred to entrepreneurs after having been dissatisfied due to exploitation by employers.

In a study conducted by Rahman (1988) with entrepreneurs and non entrepreneurs, all male, was found to differ significantly in respect of achievement motivation and risk taking. Entrepreneurs were found high risk-takers and their achievement motivation was also higher as compared to non-entrepreneurs Besides risk-taking and achievement motivation were found to be positively correlated.

Deivasenpathy (1986) made a comparative study on 45 entrepreneurs from sick units and 53 entrepreneurs from successful units found that family support and previous job experience influence success, where as educational level and family background do not have an influence on the entrepreneurial venture.

The study of Kantikar (1994) revealed that the micro enterprise program implementation institutions maximum potential can be tapped by encouraging innovation, organization flexibility, the impact of training on entrepreneurs. After examining the results of planned training interventions it is argued that lack of extensive approach in the industrial promotion agencies and support systems seems to be the major causes of failure of trainees to establish business culture. The review concludes that if the external environment is to be influenced and the human component of the

industrial support system to be sensitized then it is essential to integrate the extension approach in the entrepreneurship development activities.

1.13 Studies on women entrepreneurship

The studies on women entrepreneurship became prominent from the 1980s, when the focus of development shifted from women the ‘objects’ to ‘subjects’ of development.

According to Mohiuddin (2006) women became entrepreneurs due to the following reasons. (a) Economic needs (b) as a challenge to satisfy some of their personality needs (power, achievement novel experience etc.) (c) Educated women like to -utilize their knowledge gained (d) Family occupation and (e) as leisure time activity women face the same difficulties as those of men.

Alam (1992) found that in Bangladesh, women entrepreneurs are gradually increasing but socio-cultural factors, lack of awareness among women and the fancy of the country’s entrepreneurial sector itself deterred the emergence of women entrepreneurs. Alam categorized Bangladeshi women entrepreneurs into three Classes.

They are:

- (1) The grass root entrepreneurs
- (2) The budding entrepreneurs,
- (3) The pseudo entrepreneurs.

In his study the problems, obstacles and success of budding women entrepreneurs were also discussed.

Nilufer (1995) describes women entrepreneurship in Bangladesh, its background, obstacles to growth and present status. She particularly referred to the women entrepreneurs' accessibility through various programmes of Government and Non-Government organizations. Though efforts are underway to bring more women entrepreneurs under the fold of credit, Yet the credit extended so far is inadequate in terms of size and volume of loan. In this connection, she narrated some real life experiences of women entrepreneurs about credit financing.

A study by Singh and Sengupta (1986) revealed that the profile of a women entrepreneur was not dominated by either education or lack of it. Educated women perceived entrepreneurship as a challenge, ambition fulfillment and for doing something fruitful, whereas less educated entrepreneurs had clarity about their projects but needed moral support from males and other family members for setting up their enterprises.

Shah (1987) used three categories of sample, (i) women entrepreneurs of middle and high middle income groups including working women and house wives, (ii) women entrepreneurs having sciences and technology back ground and coming from middle and lower middle income groups and (iii) women entrepreneurs of low income group coming from the lower strata of society. The data analyzed revealed that the distinctive features of women entrepreneurs in all the three distinctive were needed for achievement self sufficiency in terms of internal and external resource awareness, initiative taking, problem solving and risk taking. Among the motives to become oen entrepreneur were economic needs which was an important motive in the low income, utilization of experience and education was reported by women with science and technology education, husband's/family support and interest, availability of full time and finance,

desire to be independent and personal ego satisfaction of doing something on one's own were expressed by women in all groups.

Bondana (1995) finds that the appropriate support services provided to the women entrepreneurs in a congenial environment can easily prove their potentiality of entrepreneurship as good as their male counterpart.

Schwartz (1979) reported that the major motivations of women entrepreneurs for starting a business were the need to achieve, the desire to independent, the need for job satisfaction and economic necessity.

Stevenson (1986) Justified that while it appears to be true that an insignificant number of large firms are owned by women, women-owned business are the fastest growing segment of the small business population in many developing and developed countries.

Singh, Sehgal, Tinani and Sengupta (1986) carried out an exploratory study of successful women entrepreneurs and examined their identity, expectations, motivations, types of problems encountered by them to reach the level of success and to identify the operational problems they were confronting. The sample comprised of 60 successful women entrepreneurs from Delhi. The analysis indicated that there is quite a large variation in age, educational qualification, marital status, type of family age of children and occupation is family members of these successful women entrepreneurs. The five dominant motivating factors rank wise were to keep busy, to fulfill ambitions, to pursue own interest, by accident or circumstances beyond control and to earn money. The main factors responsible for the choice of product were high demand, processing skills ready market, future prospects and requiring creativity. Majority of the entrepreneurs felt no role conflict between family role and entrepreneurial role.

Iyer (2007) did a qualitative study on women entrepreneurs and heightened two major issues relating to starting and sustaining a business. The first is perception of society, in particular those of men, towards women as entrepreneurs and the built in gender bias. She found that traditional upbringing hampers the ability of men to relate to women as business women. In India, women take up entrepreneurship due to various reasons and not essentially economic independence or to gain freedom from subordination in the family. With regards to role conflicts and role demands while women do not draw any boundaries with their own families, strict boundaries are drawn around their mobility and activities outside the family. Another conflict which entrepreneurial women go through is the guilt feeling as career women. The credit worthiness of women were essentially linked to their ability to provide collateral. The reluctance to provide assistance, delay in the release of working capital by the commercial banks also cause considerable problems to the entrepreneur.

Kantikar and Contractor (1992) studied women entrepreneurs in the manufacturing sector. The study disclosed that for the women their sector it has been “The Search for identity during the period of mid-life crisis” which has led to entrepreneurship. Though for some of the entrepreneurs, economic necessity was the push factor, something significant in their lives. The first major hurdle which they faced monetary followed by dealing with bureaucracy location, managing production and employees growth.

Anselm (1992) studied female entrepreneurs in these cultural million. Hong Kong, Madras and Toronto. The study highlights the facts that despite marginal earnings, entrepreneurship had helped these women

evolve from positions of relative subordinates to carefully carved riches of self-determinations social maturity and fulfilment within the arenas of both economic and social progress. Their day to day interactions with members of their families, co-workers and business associates had given these women a sense of power, importance and above all self esteem.

Khan (2006) examined the emergence of women entrepreneurs in India. The study concluded that entrepreneurship among women requires a congenial entrepreneurial climate which motivates and facilitates them to take up entrepreneurial carrier.

Banarjee and Talukder (2007) study of 30 women entrepreneurs reveals that majority of them were above 50 years of age, had good educational backgrounds. Belonged to higher income group families and were concentrated in urban areas. It was further found that women entrepreneurs had greater motivations, greater job involvement and higher annual family income. At the same time, those with high entrepreneurship faced less conflict in their roles as entrepreneurs and housewives whereas those with low entrepreneurship faced more conflict comparative more number of women belonged to joint families, approached institutions for financing their enterprises and hired labour from outside than those having low extent of entrepreneurship.

Ahmed (1998) examined the role of women entrepreneurs mainly in the context of their economic activities. He reported some peculiarities of women entrepreneurship in Bangladesh. Organization financing women entrepreneurs, both rural and urban are various government and NGOs.s The role of Grameen Bank for emergence and development of rural women entrepreneur is noticeable.

Studies on Stress

Shahidullah (1905) states the feelings of in security and consequent anxiety are common phenomena in modern urban societies. Anxiety either produced by structural stress or inherited from childhood experiences are assumed to be significantly differentiated perceptual variables.

Wadud and Mahmuda (1996) investigated the difference in anxiety and mental stress of players participating in single events and player participating group events. The sample comprised of 40 respondents who participated in the 7th SAAF Games held in Madras in 1995. Results revealed that compared to the players participating in group events, those participating in single events had significantly higher anxiety and mental stress.

Gupta and Indira (1993) formed found that employed women and housewives had significantly greater anxiety as compared to their male counterparts.

Geller (1996) observed that due to their communal orientation many women do not view their jobs as justification for attending less to their families and house hold work. Therefore, they feel personal pressures that cause then guilt and anxiety as well as stress.

Twenge (2000) observed that people seem to have become more anxious than past. He stated that if levels of anxiety have changed, the most likely cause is changes in larger sociocultural environment. Recent research and theory in psychology has recognized the environment vary between countries and regions, producing differences in personality, emotion, perception and behaviour (Choi, Nisbett and Norenzayan, 1999; Heine and Lehman 1977; Suh, Diener, Oishi and Triandis, 1998).

Studies of the psychological affects of work for women have tended until recently to focus on broad comparisons of homemakers with employed wives, without direct examining what these social roles entail. Early studies of the psychological consequences of wives employment indicated that working outside the house generally benefited women emotionally. For example, employed wives exhibited fewer symptoms of psychological distress than full time homemakers (e.g., Pearlin 1975); Radloff 1975; Rosenfield 1980). More recent studies, however report mixed results with some showing positive effects of employment and other showing no effects (e.g., Barnett and Barnch 1985; Lenon and Rosenfield, 1992; Nelson and Quick 1985).

For women, unique source of stress arise both on and of the job, Chusmir and Durand (1987) argue that the working women are frequently confined to boring, low-power, high demand jobs that are inherently stressful off the job, women typically maintain major responsibility for the home and family; often spending triple the time on household tasks as their male counterpart (Berardo, Shehan & Leslie 1987).

Women tend to experience more stress with respect to coping strain, role conflicts. (Zapport & Wanstein, 1985). In addition female manager report more stress than male managers for demands associated with paid (job) versus unpaid (family and household) work while female subordinates report receiving more social support than do male subordinates (Frankenhouser, et.al. 1989). Miller (1985) found that juggling work related responsibilities with family life can be stressful for working women, since each role places heavy demands on time and energy and these roles are difficult to manage.

Studies have also found that women role more on their social circles than man when they stressed. An oft-noted 2000 study found that women more often respond to stress situations through a model dubbed “tend and befriends” while men follow the “fight or flight” model.

Dr. Lynn, F. Bushka, assistant executive director of research & policy for the APAS stress in America survey team, explained: Women tend to reach out for social support when stressed; they look to protect those around them. That makes sense too, if you think about the early roles women held-they were the mother, the caregivers.

The studies on women entrepreneurship became prominent from the 1980’s when the focus of development shifted from the ‘objects’ to ‘subjects’ of development. Surthi and Sarupriya (2003) investigated the psychological factors affecting woman entrepreneurs. They examined the role stress experienced by women entrepreneurs the effects of demographic variables such as marital status, type of family and how women cope with stress. The result indicates that unmarried women experienced less stress than married women. Those from joint families tended to experienced less role stress than those from nuclear families, probably because they share their problems with other family members.

Studies on Personality

The studies on personality characteristics of entrepreneurs found that older entrepreneurs take no risk options more frequently than the younger entrepreneurs. The fear of failure hinders their decision to take risks (Winich, cited by Dhillon, 1993). Homday and Abond (1971) analyzed a member of characteristics such as achievement, autonomy, aggression, support, conformity, recognition, independence, benevolence and leadership which were felt to be significantly associated with

entrepreneurs. The research found that out of these characteristics, need for achievement, support, independence and leadership emerged as most significant.

The study by Decarlo and Lyons (1979) on personality characteristics of minority and non-minority female entrepreneurs revealed that both minority and non-minority entrepreneurs differed significantly from those women, who were not entrepreneur on test measuring achievement, autonomy, aggression, conformity, independence benevolence and leadership. Differences were also obtained between minority and non-minority women entrepreneurs with minority entrepreneurs reporting that they started their business at a late age that non-minority women entrepreneurs. The non-minority entrepreneurs scored higher on ratings of need for achievement and independence. The minority women entrepreneurs placed greater value on conformity and benevolence.

Cromie and Johns (1983) measured psychological and entrepreneurial characteristics. The study indicated that new aspiring entrepreneurs possessed unique personal characteristics. But that after some years of managing one's own business entrepreneurial qualities diminish and established entrepreneur begin to resemble career executives. The study concluded that the skills necessary to enter the growth and development and launch a business.

The study of Mc Donald (1986) identified traits and characteristics of women entrepreneurs and compared the perceptions of successful women entrepreneurs with those of the less successful. A survey on 519 women entrepreneurs concluded the following (a) Net profit is a factor of success in the opinion of more successful women entrepreneurs and not in that or

less successful ones (b) length of time in business is a predictor of success (c) successful women entrepreneurs perceive the same traits and characteristics necessary for success (d) Having entrepreneurial parents does not affect the success of women entrepreneurs.

Ansari & Ahmed (2007) analyzed the relationship between risk taking behavior and age among entrepreneurs. The late entry of entrepreneurs into business having a higher level of education could be on account of two reasons. First on account of time they were required to spend on education and secondly on account of their failure to get another job which they maintained partly with their higher educational qualifications.

A study conducted by Islam and Hossain (1999) showed that entrepreneurs have higher achievement motivation and they take more risk in decision making as compared to non-entrepreneurs. The authors observed that overall achievement and risk taking score of both the groups were very low which indicates that the people of Bangladesh in general have lower achievement motives and risk taking tendency. The study also showed that entrepreneur's age is positively correlated with risk taking tendency. Ordinal position is found to be positively correlated with risk taking whereas family size has significant negative correlation with achievement motivation and risk taking.

Studies on Psychological Well-being:

Studies of homework as work describe it as entailing physical effort, fragmentation and routine (Perk, 1985; Ferrce 1984; Oakley 1974) and at the same time, as allowing for autonomy and nurturing of others (Andre 1981; DeVault 1991). However, just as the conditions of employment vary among women, so do the conditions of housework. Just as with research on

jobs, the investigation of housework as work introduces the possibility that particular structural characteristics of the work affect psychological functioning and well-being. Rather than considering homemakers as simply a undimensional group. Can considered various aspect of home making, like aspect of paid work that many improve or reduce well-being.

The research literature provides little information about the costs and benefits of housework relative to those of other occupations typical of women. Moreover, little attention has been given to the consequences for well-being of differences in work conditions between full time homemakers and employed wives.

Among the studies that use comparable measures of the structural dimensions of paid work and house work (Bird and Ross, 1993; Kahn 1991; Kibria et. al 1990, only one compares the conditions of full time home make and employed women. In making this comparisons, Bird and Ross (1993) find that, relative to paid work, homework provides more autonomy, as measured by the opportunity to decide both what work to do and how to do it. They also find homework to be more routine, less intrinsic gratifying and providing fewer extrinsic rewards. They also examine the relationship between these work conditions and sense of personal control. They report that routine and ungratifying and unrewarding work accounting for homemakers, lower sense of personal control relative to employed women. Whether such differences contribute to psychological well-being remains to be investigated. Kohn, Schooler and Colleagues (1983) find that self-directed work that is, work that allows for the use of initiative and independent judgement, is psychologically beneficial whether it is found on the job or in the home. They did not directly compare full time homemakers to employed wives. Lenon (1994)

carried out a research on women work well-being; the result showed that as compared to employed wives, full time homemakers benefit from having less responsibility for things outside their control. Employed wives appear to benefit from having less routinized work than homemakers different configuration of their work characteristic employed and homemakers experience on average similar levels of depressive symptoms as well as psychological well-being.

Begum and Mahmuda (1997) investigated psychological well being of 360 male and female adults drawn randomly from rural and urban areas of Bangladesh belonging to different socio-economic status. They found that psychological well being varied significantly as a function of socio-economic and sex of respondents. The respondents of low socio-economic status has poorer psychological well being than the middle and high socio-economic status group. Males were found to have poorer well being than their female counterparts. The study also revealed that urban respondent of high socio-economic statutes has poorer psychological well-bring than their rural counterpart.

“Employment outside the house and women’s; psychological well-being” titled study by Krause (1983) showed that some researchers predict that work outside home buffers the effects of child care and marital stressor for women by providing temporary relief from the demands of child care and marital roles. Other argued that instead of being beneficial, work actually added to the psychological stress generated by child care and marital stressor by overloading working women with both employment and home related responsibilities.

The above mentioned review of literatures clearly depicts the picture concerning the necessity of carrying out multiple roles to meet women's own needs and those of others is likely to decrease health, which associated with poor health. The effects on health may be mediated through women's psychological well-being experiences with their multiple roles. Thus, the psychological well-being play a pivotal role in every life spheres of women personality development.

1.14 Rationale of the Study:

The role of entrepreneurship in an economic and social development of a country cannot be over emphasized. This is particularly important in case of a developing country like Bangladesh. Studies on this area are not many and those were not from Psychological point of view. Most of the studies done are descriptive in nature, some are analytical and few empirical. These studies have shown historical background, economic conditions, training programs for entrepreneurship development, entrepreneurial characteristics, problems of entrepreneurial development, NGOs involvement in rural women entrepreneurship and the like. Psychological studies particularly on women entrepreneur are almost lacking.

In developing Bangladesh, the role of women can be called as phenomenon. The transition of women from previous to present is worth mentioning. Woman who rest considered being the masters in the art of home making but now considered to be forces that shapes a country and culture. Both working and nonworking woman play a very significant role in household activities of their families. Their life is more family centered than that of man. Working women are often tossed between home and job. In todays fast changing no one is free pressure or stress and no profession

is free from stress. Women's experience a lot of stress at place of their work as well as their home. Both working women service holder or entrepreneurs and homemakers play an important role in house hold activities of their families. These are contradictory role expectation from working women, on professional front she is expected to be committed dynamic, competitive, straight forward, non sentimental and act in business like manner and at home, she is expected to be sweet soft, sensitive, adaptable, gentle, assertive and domesticated (Misra, 1998). This contradictory expectation cause the most confusion, tension and create many other problems for her; as a result being poor psychological well-being and stressful life.

In most the available literature, the problem faced by Bangladeshi women entrepreneurs are mainly restricted to problem hindering start of business, efforts, finance, motivation, lack of training, risk taking behavior, entrepreneurial personality etc. meanwhile psychological well-being and stress related issues of women entrepreneur have not being high lightened in any previous empirical research paper to the best of my knowledge. Even in international arena, studies on this topic are scarce, specially with regard to developing counties. The Available reports (CIBC, 2004; Godwyn 2003) mainly discussed developed nations where the prevailing situations are quite different. **This study may be a pioneer or pilot in this field.** The issue of stress and psychological well-being for women entrepreneur in such nation thus needs to be recognized as vitally important. The study will produce some new knowledge to existing literature.

The study will carry some applied values also. Women entrepreneurship needs to be studied for two main reasons. The first reason is that women entrepreneurship has been documented during the last decade as an important unexploited source of economic development/growth. Secondly, the topic of women entrepreneur has been largely ignored both in society in general and in the social science particular. This issue is currently very important since it is part of ongoing national efforts of alleviate poverty in developing countries in relation to millennium development goals (MDGS) In a poor country like ours women's empowerment is necessity for this time and it is a high time going on, because women entrepreneurship should grow rapidly. Credit has help women to find self employment and income in one hand and self esteem status on the other.

1.15 Objectives of the study:

The purpose of present study was to investigate the life stress, personality and Psychological well-being of women entrepreneur, service holders and homemakers.

The specific objective of the present research were:

- (1) To assess and compare personality of women entrepreneur, service holders and homemakers
- (2) To assess and to compare Psychological well-being of women Entrepreneur, service holders and homemakers.
- (3) To assess and compare life stress of women entrepreneur, service holders and homemakers.
- (4) To examine whether life stress and Psychological well-being varies with family type of the respondents.
- (5) To examine whether life stress and psychological well-being have any relationship with age and income of the respondents.

CHAPTER-II

METHOD

METHOD

The main purpose of the study was to investigate whether personality, stress and psychological well-being among three women group as women entrepreneurs, service holders and homemakers varies or not. Some demographical variables (age, income, education, family type etc.) were also recorded to compare whether these variables have any effects on life stress & psychological well-being.

2.1. Sample:

The sample consisted of 300 women of whom 100 women were entrepreneur, 100 job holder (50 teacher, 30 bankers & 20 doctors) and 100 homemakers. Total number of respondents were 300.

The age range of women entrepreneur group was from 28 years to 56 years with the mean age of 37.74 years. Their average family income monthly 1,00,150 Bdt. (lowest 80 thousand and to highest 1 lac 50 thousand). 72 entrepreneur lived in nuclear families whereas, rest 28 lived with joint families. The educational qualification was H.S.C to masters degree.

The age range of women service holder group was from 28 years to 50 years. With the mean age of 37.09 years. Their average family monthly income was 78,750 Bdt (lowest 60 thousand and highest 1 lac 50 thousand). 74 job holders lived in nuclear families, rest 26 lived with joint families. The educational qualification of this group was bachelor to master degree.

The age range of homemakers group was 21 years is 46 years. With mean age of 34.71 years. Their average family monthly income was 78,000 Bdt. (lowest 60 thousand to highest 1 lac 20 thousand). 64 homemakers lived in nuclear families whereas rest 36 lived with joint families. The educational qualification of homemakers was HSC to master degree also.

Entrepreneur in this study was defined as those women who take initiative to establish a work field or place for income generating activities and ensure the opportunity to involve some women to be self-dependent too and also take part in income generating activities. The sampling technique was purposive or incidental i.e. who were available to the investigator at the time of data collection.

Entrepreneur chosen in the present study, were found to engaged in various type of business like boutique, poultry, dairy, pharmacy, garments, fast food homemade business and advertising firm.

In service holder group, teacher, bankers & doctors were selected. Another group was composed of those homemakers or housewives as they were not involve in any other task of out of home and not also involve any income generating works.

2.2 Measuring Instrument

To collect data for the present study following instruments were used.

- (a) Life Stress Scale
- (b) Personality Inventory and
- (c) Psychological Well-being Scale.

Along with these scales a personal information blank also used.

(a) **Life stress scale:** To measure life stress Kohen's (1983) "How stressful is your life scale" was used. The scale was translated into Bangla by Fahim (2001) The correlation coefficient of Bangla version of the life stress questionnaire with the English was found to be .90, which was significant at 0.01 level, Test-retest reliability over a period of 2 week was .94, which was also significant at .001 level. That means that the reliability and validity of the scale was satisfactory. The scale has 10 items, each items was rated on 5 points. The scores were ranging from never (0) to very often (4). For each question, subject has to choice from the following alternatives: 0-never, 1-almost never, 2-sometimes, 3-fairly often, 4-very often. Individual scores on the scale can range 0-40 with higher indicates higher stress.

(b) **Personality Inventory:** Personality inventory Questionnaire (Eysenck & Eysenck, 1975) translated and standardized by Rahman & Eysenck, (1980) was used to assess personality of all three groups of respondents. The purpose was to measure psychoticism, neuroticism, and extraversion. It contains all the 90 items of the published questionnaire, plus 11 unscored items which can encourage other countries to use, for understanding and standardization, so that their spare items should be used for substitution if necessary.

Seven out of the 25 items defining the English Psychoticism factor were unsatisfactory in Bangladeshi 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 unsuitable but three other were found and added these making the scale up to 22.

The EPQ translated in Bangla by Rahman (1980). It was administered to 544 male and 531 female Bangladeshi subjects of different age. The Bangladeshi data was analyzed in the same way as the English data had been analyzed, i.e. product –moment correlation, and factor analysis by principal components.

Bangladesh weight Matrix

Psychoticism : The following items measured psychoticism.

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

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

Extraversion : The following items measured psychoticism.

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

No : 22, 46. 16

Neuroticism : The following items measured neuroticism

Yes : 3, 7, 12, 16, 20, 24, 28, 32, 36, 40, 44, 48, 60, 64, 68, 71.

No : 72, 75, 82, 86, 89, 96. 22

Lie items :

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

No : 25, 41, 45, 49, 53, 57, 76, 80, 91, 95. 19

It is a self administered questionnaire constituted 101 items with 2 point response format; such as yes or no. The subject had choice of making answer to each of the question by giving a circle (0) mark on. The reliability of Bangla version was measured by test-retest technique. The value of reliability was .70. So it has high reliability

The higher score of each personality scale indicates the higher of that personality trait.

c. The psychological well-being Scale: The psychological well-being scale was developed by Huque (2004). It was a 72 items Likert type self report scale with positive & negative items. Each items were related to psychological well-being, each items had five responses (i) apply fully, (ii) apply, (iii) uncertain, (iv) does not apply, (v) does not apply at all.

Reliability: For determining reliability, Alpha Cranbrach reliability for the whole scale as well as for each of the seven dimensions of the scale and test retest reliability was computed. The scale was administered on 92 respondents (male 46, female 46) belonging to different socio-economic class. Over a period of four weeks test-retest reliability was found .86 at .01 level.

Validity Convergent validity of the psychological well-being scale checked with the 12 item GHQ (General Health Questionnaire ; Kohlberg, 1972) was found to be .72, which was significant at .01 level.

Among the 72 items nine items were related to physical well-being, 10 items were related psychological well-being, 11 items were related to social, 10 items to work, 6 to emotional, 15 items to life satisfaction and 5 items were related to family relationship. Each item has five alternative

responses: (i) Apply fully (ii) Apply partially (iii) uncertain (iv) Does not apply (v) Does not apply at all. Minimum and maximum scores were 72 and 360. Higher score indicates higher psychological well-being.

Personal demographic information blank: This instrument included information of age, income, marital status, husband's education Occupation, family type, number of family members etc.

2.3 Investigator:

Two students of MSc. Final year in psychology served as investigators or interviewer. Both of them were female interviewer, and also trained in social research methodology. However, they were given requisite training for the present research.

2.4 Procedure:

It took 1 year to complete the data collection from the different area of Dhaka City. The questionnaire was administered individually and in one day the questionnaire could be administered of one person.

At first the author collected the lists of women entrepreneurs provided by MIDAS, WEA & DWMCCI. From that list 100 respondents randomly selected. In MIDAS a monthly meeting is generally held among the members on a fixed day of the month. In one such a schedule the author was introduced by an official of MIDAS who delivered a brief lecture about the researcher and the purpose of her study. The officer particularly asked the entrepreneurs to cooperate with her in this research project. Still then in each sitting the researcher was require to introduce herself and establish rapport with the subject, so that they take interest in the task. However, the general procedure was like this, the author used to contact

each selected subjects and a date & time was fixed up according to the convenience of the subject. Each subject asked to response to some questionnaire to help the researcher for an academic pursuit. They particularly assured that their responses will be kept confidential.

After examining the Bio data of the entrepreneur group the researcher, in consultation with her supervisor, decided as service holder group college teacher, Bankers & Medical Professionals will be more or less matched with target group. The investigator contacted with some govt. & non govt. College teacher. Those who were available or extended cooperation, they were chosen as subjects. Doctor or clinical practitioners were approached in the same way. The job holders mostly preferred to take the booklet at home and the investigator collected the filled-up questionnaires later on.

The third group were taken as who were available and agree to work or wanted to help the investigator personally. Most of the home maker first time hesitate to show consent. They were pursued and make them agree. But some homemakers were spontaneous or happily interested to help the investigator when they informed that it is an academic survey and their all information will be secretly used only for investigator's degree purpose. All the subjects were thanked for their cooperation and gave their valuable time for the investigator academic help.

a) Rapport building with the individual :

Administration of questionnaires done in the following way accurately :
The investigators explained the purpose of the research and also explained briefly the task she was required to do.

(b) Collection of demographic information:

After establishing the rapport the investigator started recording the basic information of the questionnaire. At first the respondent asked about their education, age, marital status, family type, number of family member, if married husband's occupation, family income etc.

(c) Administration of questionnaire: A set of questionnaire along with Bio data (personality, life stress psychological well-being) was administered one by one. The whole questionnaires war self administered questionnaire. Though all questionnaire was self administered, the respondents was helped when she fall any problem to understand the question.

(d) Administration of life stress questionnaire:

The following instruction was given to respondents about life stress questionnaire she precede with the questionnaire.

“All we people do not live in same personal life and the life style is not same. Our decisions or emotions, values etc. are different. Here the questionnaire is given you that have 10 items. The scale consisted of 10 items. Each item has 5 responses categories never, almost ‘never sometimes, fairly often and very often. You read the questions and which answer is suitable for your life give a tick () mark only.”

(e) Administration Eysenck Personality questionnaire (EPQ)

EPQ consists of 101 items. The respondents were instructed as follows:

“In this questionnaire there are some statement that people consider to be important to their way of life and some questions are self actualization also. This is what to say the respondent to do: React each item. Each question has two alternatives, yes or no. Decide which one of the answers (yes or no) represents your own. Put a circle (0) mark on that answer.”

(f) Administration of Psychological well-being questionnaire:

Huque (2004) psychological well-being questionnaire was used in this study. The following instruction was given to the respondents about psychological well-being questionnaire before the subject proceed with the questionnaire:

“People are different & mankind has the individual differences, only among the all creation of creator. So that all the man are unique, no one is same to same like clone, even then the identical babies also. Anyway, They live in different situations and they don’t feel the same way about life and the world around them. For a practical view point, it is important to know how people feel with regard to their day today concerns. Such as their health, family, psychological dilemma, work etc. Such knowledge is necessary if an development in the quality of life of people is to be brought about”. The psychological well-being scale was developed by Huque (2004). It is a 72 items Likert type self report scale with positive or negative items. There are 36 positive & 36 negative items for these two dimensions.

Each item has five alternative responses:

(i) Apply fully, (ii) apply, (iii) uncertain, (iv) does not apply & (v) does not apply at all. The respondent was asked to put a tick () mark on each items what she feel appropriate for her. More over she was also asked it is very confidential, do not to hesitate and answer truly all the questions and the data will used only for academic research purpose. Moreover the question appear rather long but if she work as fast as she can comfortably and she will find that it does not really take very long to fill. She was also asked that she can find that some question appear repetitively, nonetheless, request them to answer all the question and she don't need to have her answers agree with each other.

CHAPTER-III

RESULTS

Results

The present study was undertaken to assess the life stress, personality and psychological well-being of women entrepreneur, service holders and homemakers. In addition, the study also made comparison whether life stress and psychological well-being varies with age, income and family type. To find out the personality difference among the three groups one way analysis variance was used. The findings are presented in table I.

Table 1 *One-way ANOVA in personality traits of women entrepreneurs, service holders, and homemakers.*

		Sum of	<i>df</i>	Mean	<i>F</i>
		Squares		Square	
Psychotic	Between	.507	2	0.253	0.752
	Groups				
	Within Groups	100.090	297	0.337	
	Total	100.597	299		
Neurotic	Between	705.327	2	352.663	296.222*
	Groups				
	Within Groups	353.590	297	1.191	
	Total	1058.917	299		
Extraversion	Between	456.187	2	228.093	61.733*
	Groups				
	Within Groups	1097.360	297	3.695	
	Total	1553.547	299		

P<.001

Table 1 showed significant difference in neuroticism ($F=296.222$, $P<.001$) and extraversion ($F=61.733$, $P<.001$) among women entrepreneurs, service holders and homemakers, while difference in psychotic trait among the three groups of women was found to be non-significant. ($F=.752$)

Table 2: Mean, standard deviation, and standard error of personality traits of three groups of women.

		<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Std. Error</i>
Psychotic	Entrepreneur	100	2.1500	.59246	.05925
	Service holder	100	2.2100	.57375	.05738
	Homemakers	100	2.2500	.57516	.05752
	Total	300	2.2033	.58004	.03349
Neurotic	Entrepreneur	100	7.0400	.95261	.09526
	Service holder	100	10.5400	1.05811	.10581
	Homemakers	100	9.9700	1.24280	.12428
	Total	300	9.1833	1.88189	.10865
Extraversion	Entrepreneur	100	8.3800	2.78807	.27881
	Service holder	100	6.8200	1.07666	.10767
	Homemakers	100	5.3600	1.46694	.14669
	Total	300	6.8533	2.27943	.13160
Life Stress	Entrepreneur	100	18.9400	2.92264	.29226
	Service holder	100	17.0500	2.87228	.28723
	Homemakers	100	19.4300	3.20749	.32075
	Total	300	18.4733	3.16586	.18278
Psychological Well-being	Entrepreneur	100	245.9800	9.07987	.90799
	Service holder	100	257.6300	11.72897	1.17290
	Homemakers	100	233.2500	5.98040	.59804
	Total	300	245.6200	13.57017	.78347

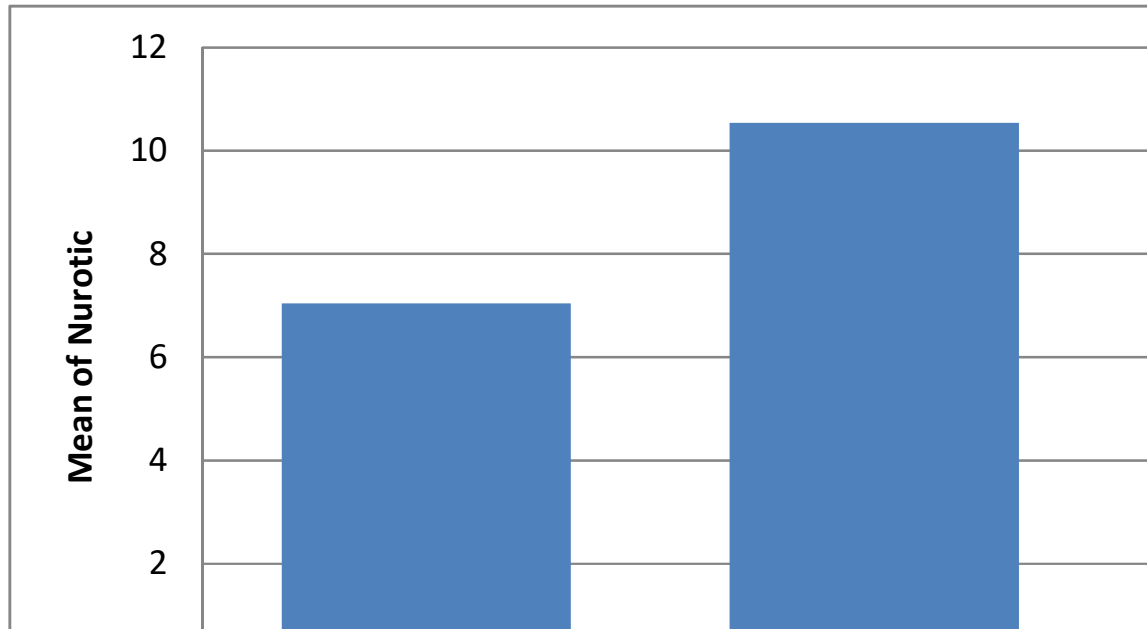
After the one-way ANOVA multiple comparisons were done in post hoc test following Tukey's HSD method to investigate the individual differences. Table 3 showed that in accordance with the result of one-way ANOVA no significant difference was found in psychotic trait of the three groups of women. Women entrepreneurs possessed ($\bar{X} = 7.04$) significantly less neuroticism than their service holder ($\bar{X} = 10.54$) and homemaker ($\bar{X} = 9.97$) counterparts. On the other hand, service holder women ($\bar{X} = 10.54$) were more neurotic than homemakers ($\bar{X} = 9.97$). In conclusion, women entrepreneurs ($\bar{X} = 7.04$) possessed the least and service holder women ($\bar{X} = 10.54$) possessed the highest amount of neurotic trait in the present study.

Table 3 Post Hoc Test for multiple comparisons following Tukey's HSD method.

Dependent Variable	(I) Profession	(J) Profession	Mean Difference (I-J)	Std. Error
Psychotic	Entrepreneur	Service holder	-.06000	.08210
		Homemaker	-.10000	.08210
	Service holder	Entrepreneur	.06000	.08210
		Homemaker	-.04000	.08210
	Home maker	Entrepreneur	.10000	.08210
		Service holder	.04000	.08210
Neurotic	Entrepreneur	Service holder	-3.50000	.15431
		Homemaker	-2.93000*	.15431
	Service holder	Entrepreneur	3.50000*	.15431
		Homemaker	.57000*	.15431
	Home maker	Entrepreneur	2.93000*	.15431
		Service holder	-.57000*	.15431
Extraversion	Entrepreneur	Service holder	1.56000*	.27184
		Homemaker	3.02000*	.27184
	Service holder	Entrepreneur	-1.56000*	.27184
		Homemaker	1.46000*	.27184
	Home maker	Entrepreneur	-3.02000*	.27184
		Service holder	-1.46000*	.27184

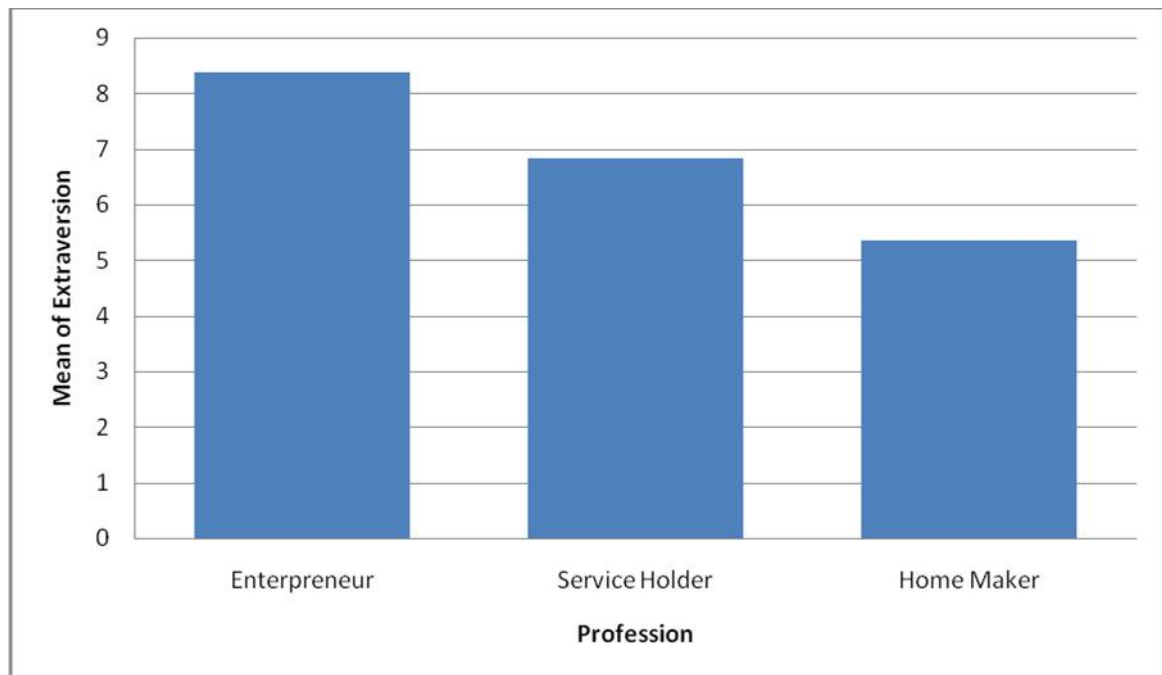
*. The mean difference is significant at the 0.05 level.

Figure 1. Comparison of neurotic trait of women entrepreneurs, service holders and homemakers.



In the similar way, women entrepreneurs were found to be significantly extrovert than their service holder and home maker counterparts. And homemakers reported to be the least extrovert in comparison to the other two groups of women. Even service holder women were more extrovert than homemakers.

Figure 2. Comparison of extraversion among women entrepreneurs, service holders, and homemakers.



To assess the difference in Psychological well-being among the three groups, One-way analysis of variances was used. Table 4 presents the findings.

Table 4 *One-way ANOVA in psychological well-being of women entrepreneurs, service holders, and homemakers.*

	Sum of Squares	<i>df</i>	Mean Square	<i>F</i>
Between Groups	29738.660	2	14869.330	174.401*
Within Groups	25322.020	297	85.259	
Total	55060.680	299		

P<.001

One-way ANOVA at Table 4 showed significant difference (F=174.401 P<.001) in psychological well-being of women entrepreneur, service holders, and homemakers.

Table 5 Mean, SD and standard error of psychological well-being of the three groups of women.

	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Std. Error</i>
Entrepreneur	100	245.9800	9.07987	.90799
Service holder	100	257.6300	11.72897	1.17290
Home maker	100	233.2500	5.98040	.59804
Total	300	245.6200	13.57017	.78347

Table 5 showed the homemakers have the lowest and service holders have the highest psychological well-being.

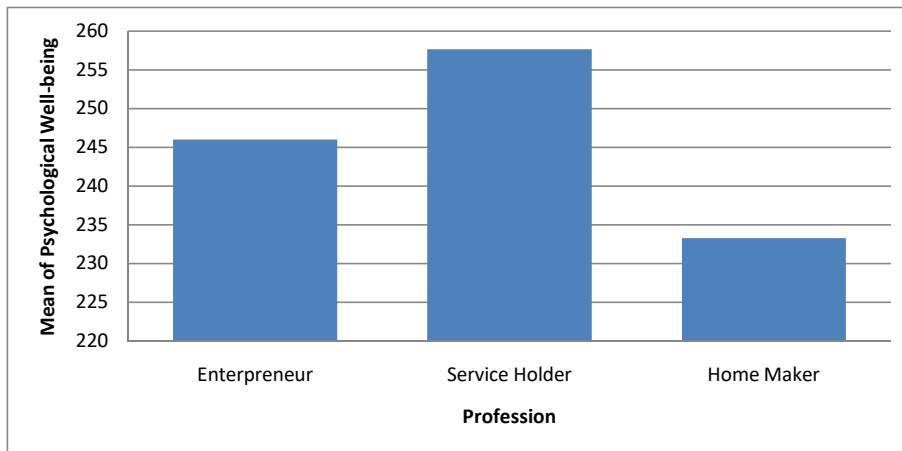
Table 6 Post Hoc Test for multiple comparisons following Tukey HSD method.

(I) profession	(J) profession	Mean Difference (I-J)	Std. Error
Entrepreneur	Service holder	-11.65000*	1.30583
	Home maker	12.73000*	1.30583
Service holder	Entrepreneur	11.65000*	1.30583
	Home maker	24.38000*	1.30583
Home maker	Entrepreneur	-12.73000*	1.30583
	Service holder	-24.38000*	1.30583

P<.001

In multiple comparisons at post hoc test following Tukey's HSD method Table 6 showed that homemakers reported the least amount of psychological well-being than the entrepreneur and service holder women; whereas, service holders reported the highest level of psychological well-being among all the three groups of women. Entrepreneurs, however, reported significantly higher psychological well-being than homemakers and significantly lower psychological well-being than service holders.

Figure 3: Comparison of psychological well-being of women entrepreneurs, service holders and homemakers.



One way ANOVA was used to find out the difference in stress among the three groups of respondents. The results is presented in table 7.

Table 7 *One-way ANOVA of life stress of women entrepreneurs, service holders, and homemakers.*

	Sum of Squares	<i>df</i>	Mean Square	<i>F</i>
Between				
Groups	315.887	2	157.943	17.498*
Within				
Groups	2680.900	297	9.027	
Total	2996.787	299		

P<.001

One-way ANOVA at Table 7 showed significant difference ($F=17.498$, $df=2.297$, $P<.001$) in life stress of women entrepreneur, service holders, and homemakers.

Table 8 Mean standard deviation and standard error of life stress of the three groups of women.

	<i>N</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Std. Error</i>
Entrepreneur	100	18.9400	2.92264	.29226
Service holder	100	17.0500	2.87228	.28723
Home maker	100	19.4300	3.20749	.32075
Total	300	18.4733	3.16586	.18278

Table 8 showed the mean, standard deviation, and standard error of life stress of the three groups of women. Table indicated that the homemakers have the highest ($\bar{X} = 19.43$) life stress and service holder have the lowest ($\bar{X} = 17.05$) life stress.

Table 9 Post Hoc Test for multiple comparisons following Tukey's HSD method.

(I) profession	(J) profession	Mean Difference (I-J)	Std. Error
Entrepreneur	Service holder	1.89000*	.42489
	Home maker	-.49000	.42489
Service holder	Entrepreneur	-1.89000*	.42489
	Home maker	-2.38000*	.42489
Home maker	Entrepreneur	.49000	.42489
	Service holder	2.38000*	.42489

$P < 0.05$

In multiple comparisons at post hoc test following Tukey's HSD method Table 9 showed that homemakers reported significantly higher amount of life stress ($\bar{X} = 19.43$) than the entrepreneur ($\bar{X} = 18.94$) and service holder women; ($\bar{X} = 17.05$) whereas, service holders reported the least amount of life stress among all the three groups of women. Life stress, however, did not significantly differ between women entrepreneurs and homemakers.

Figure 4. Comparison of life stress of women entrepreneurs, service holders, and homemakers.

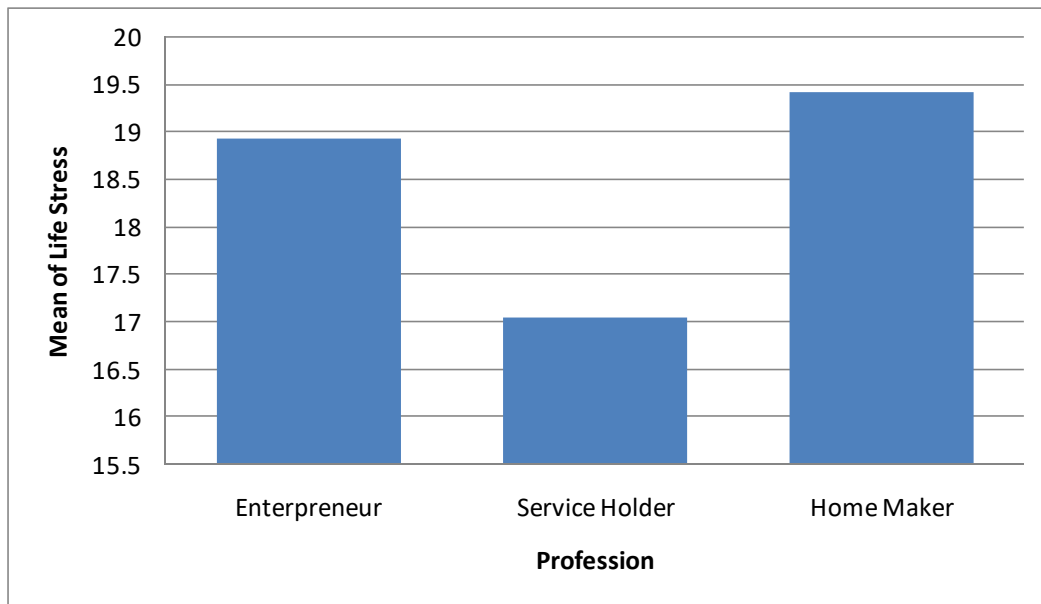


Table 10 Psychological well-being of women living in nuclear and joint families.

Family type	N	Mean	Std. Deviation	Std. Error Mean	df	t
Nuclear	210	245.9714	13.38674	0.92377	298	0.685
Joined	90	244.8000	14.03062	1.47896		

$p > 0.05$

Table 10 showed that psychological well-being did not differ based on family type. That is, women from both nuclear and joint families reported equal level of psychological well-being.

Table 11*Life stress of women living in nuclear and joint families.*

Family type	N	Mean	Std. Deviation	Std. Error Mean	df	t
Nuclear	210	18.4429	3.14241	0.21685	298	-0.254
Joined	90	18.5444	3.23659	0.34117		

p > 0.05

According to Table 11, Life stress of three groups of women did not differ significantly based on their family type, too. That is, women from both nuclear and joint families reported similar level of life stress

To see the relation between demographic variables (age and income) and independent variables (psychological well-being and life stress) Pearson product-moment correlation coefficient was calculated. Table 12 presents the findings.

Table 12 *Pearson product-moment correlation coefficient (r) showing relations among life stress, psychological well-being, age, and income of the three groups of women.*

variables	Psychological Well-being	Respondents age	Respondents Income
Life Stress	-0.164**	-0.116*	0.035
Psychological Well-being	-	0.022	0.013
Respondents' age	-	-	0.628**

**P<.01 * P<.05

Table 12 showed negatively significant correlation ($r = -0.164$, $p < 0.01$) between life stress and psychological well-being. That is, if life stress decreased, psychological well-being increased. The table also showed a significant positive correlation ($r = 0.628$, $p < 0.01$) between respondents' age and income showing increase of income was related to increase of age. Another significant negative correlation ($r = -0.116$, $p < 0.05$) was found between respondents' age and life stress, i. e. life stress decreased with the increase of age of the respondents.

CHAPTER-IV

DISCUSSION

&

CONCULATION

DISCUSSION

The present study, investigated life stress, personality, and psychological well-being of women entrepreneurs, Service holders, and homemakers. In addition to this, it also studied whether age and income were related to stress and well-being as well as whether stress and well-being differed on the basis of family type. A total of 300 women from three different professions were selected as sample following convenience sampling technique. Three measuring scales were administered upon the sample to assess their personality, life stress and psychological well-being are Bangla version of (i) Eysenck's personality questionnaire, (ii) Cohen's life stress scale (1999) and (iii) Psychological well-being scale by Huque (2004). The findings of the present research are explained as follows:

Table 1 Showed significant difference in neuroticism ($F=296.222$, $P<.001$) and extra version ($F=61.733$, $P<.001$) among women entrepreneurs, service holders and homemakers. But in psychoticism the difference was not significant.

Table 2 and 3 showed that women entrepreneurs ($\bar{X}=7.04$) possessed the least and service holder women ($\bar{X}=10.54$) possessed the highest amount of neurotic trait. Homemakers have the moderate level of neuroticism ($\bar{X}=9.97$).

It is because, entrepreneur women have more control over their business and overall situations; including economic independence; whereas service holder women have to handle both job related stress and family affairs simultaneously. As a result, they responded highly on neurotic subscale than their other counter part. Even homemakers reported less neurotic trait

that service holders due to their manageable life style. This finding is very much consistent with the following findings :

Bangladeshi women have to play so many different roles in the society; in a research “Whether there are any difference in personality between house wives and working women” titled research finding indicated that house wives reach a neurotic stage after performing house work for a prolonged period of time and the working women become more extrovert as they are engaged in their out side work (Miller 1975, Boustein et.al 1984)

In a research study done by Parvin (2011) of entrepreneur and non entrepreneur women, the result indicate that psychoticism did not vary to entrepreneur and non entrepreneur. Entrepreneurs extraversion score was higher than non entrepreneur; that means result should significantly varied according to the entrepreneur and non entrepreneur group ($F=18.204$, $df=1,98$; $p<.001$). And non entrepreneur women's neuroticism score was higher than entrepreneur. This finding is consistent with the present research findings.

In case of psychotic trait, all the three groups of women had similar level of psychoticism score. And to some extent it was desirable because the respondents of the each category is supposed to be normal and adaptive. If any of them posses psychotic traits, they cannot exist or survive normally in the society. Psychoticism is the extreme abnormalities, if people suffer from this disease, cannot cope and adjust with the day today affairs.

Another research findings showed that Psychoticism score did not vary significantly with the type of respondent's also (Parvin 2010). This was similar to the finding 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 house wives 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 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.

In the same study result showed that extraversion had significant effect on types of entrepreneurs. Chan & Joseph (2000) found that greatest extraversion was associated with higher scores of happiness. Extraversion dimension of personality is characterized by disposition to be socialable, friendly, impulsive and risk taking (Eysenck's, 1990). It is also characterized by talkative, fun loving and affectionate (McCrae & Costa, 1987). So these findings are consistent with the present research findings.

One-way ANOVA of Table 4 showed significant difference ($F = 174.401$, $df=2,297$, $P<.001$) in psychological well-being of women entrepreneur, service holders and homemakers. The mean results in Table 5 revealed homemakers reported the least amount of psychological well-being ($\bar{X} = 233.25$) than entrepreneurs ($\bar{X} = 245.98$) and service holder women ($\bar{X} = 257.63$). Homemakers are mostly less economically independent than their counterparts. Besides this they have less opportunity to have social interaction and support than entrepreneurs and service holders; who can go out, meet people, share their feelings, emotions more frequently which may ventilate their stresses. In addition to that entrepreneurs and service holders have formal recognition of what they do. On the other hand most of the homemakers are deprived of such opportunity in our traditional social mentality. For this reason, home-makers may have less psychological well-being.

This finding may also be explained by the findings of Chowdhury and Ahmad (2017). In their study in India, they also found that house wives have low level of Psychological well-being in comparison to service-holder women. This finding is also consistent with the findings of Akram (2017), and Nathawat and Mathur (1995).

It is also found that (Table 4) the service holder women ($\bar{X}=257.23$) have significantly higher level of psychological well-being than the women entrepreneurs ($\bar{X}=245.98$). One reason this finding may be that service holder group of women face less risk and have more job security and secured financial feedback than entrepreneurs. As a result, a sense of security and self pleasure for actions work are found in case of service holders. In present study the nature of services like teaching , banking, medical practising, are mostly service oriented jobs that deals with lot of interaction with people (e.g. students, patients, clients) everyday. This interaction may be the one positive reason of their more scores in Psychological well-being. But most of the entrepreneurs cannot have that opportunity in their jobs setting.

The third objective of the present study was to compare life stress among the three groups of women. The findings at table 7 showed significant difference in life stress among women entrepreneur, service holders and homemakers ($F=17.498$, $df= 2,297$, $P<.001$). The findings revealed (Table 8) that homemakers have significantly higher amount of life stress ($\bar{X}=19.43$) than service holders ($\bar{X}=17.05$) and entrepreneurs ($\bar{X}=18.94$).

Karmane, (2016) Studied stress among employed women and housewives. The result showed significant differences which indicates that means of the stress level was highest in home-makers and lowest in service holders. But

the finding of the present study is very much inconsistent with the findings of Karmane (2016). The finding revealed that the homemakers have more stress than service holder. This finding is needed to an explanation. The finding may be explained according to the view-point of Bird and Ross (1993). They reported that home-work is more routinized, less intrinsic, gratifying and provide less extrinsic rewards. All these factors are accounted for lower sense of control in home-makers and create more stress. Table 8 also indicated that entrepreneurs have the moderate level of stress.

In a research study in Ankara was carried out by Hatuns and Ojlen (2001). To determines the interaction between the business and family. The effect of being entrepreneur on the multiple roles (family, social, economical & individual) and the state of conflict between the women entrepreneur role and other roles in family were examined. Research finding showed that the women thought that being entrepreneurs affect their roles negatively while positive by in social, economic and individual life. May be these duel effects have made their stress level moderate.

The last objective of the present study was to investigate relationship and effects of some demographic variables such as respondent's age, income, family type with their psychological well-being and life stress.

Table 10 showed that psychological well-being did not differ significantly ($P < .05$) based on family type and life stress also did not differ significantly based on family type (table 11). That is women from both nuclear and extended family reported similar level of psychological well-being and life stress.

In a previous study was done by Rashni (2010) on women entrepreneurs. The result showed that the respondents from nuclear families they did not have help available at home and they have to care of all the household work and children. At the same time it was mentioned that the respondents from nuclear families had face fewer problems as far answering the in laws for their actions taken at home as well as in business. Women from joint families had the advantage of leaving their children at home at best. From this finding it can be said that both nuclear and joint families have merits and demerits. May be, due to this, family type has no significant effect on stress and well-being of the respondents.

The result showed in table 12 significant negative correlation ($r=-0.164$) between life stress and psychological well-being. That is life stress decreased, psychological well-being increased; and it is very much rationale and expected. Because life stress is a negative component of life and psychological well being is positive or assertive part. So when negative part reduces, automatically positive part take place. Our present finding is very much consistent with the finding of Nagpal and Shell (1985). They also found that there exists a negative correlation between Psychological well- being and anxiety. Anxiety is a negative component of Psychological well-being which is one of the main casual factors of stress.

The present result is consistent with a study done by Anushri, Yashoda & Manjunath (2014) They also found negative correlation between psychological well-being and life stress.

The table 12 also showed a significant positive correlation of age and income of all three categories of respondents. This is also natural because when a person starts a job, a business as well as a family that is a starting

point. We people start life with fewer things and we achieve gradually more in course of time.

A significant negative correlation coefficient has found between life stress and age. ($r=-0.116$, $P<.001$). Results showed that life stress decreases as respondent's age increases. That is younger women of all three groups reported more life stress than their older counterparts. This is because; older women were more adaptive to life stress than younger ones due to their experiences and temporal stability. A new home-maker, a new job holder, or a new entrepreneur has to face more troubles, obstacles, tensions and needs more time to cope up with the situation than her older counterpart. This is the transition of a new world whatever it is and only a unfamiliar, new situation may cause of stress. Besides the older women in present study are comparatively more successful and survived ones and older service holders positioned at higher designation and social status. Even in case of older homemakers, family adjustment becomes better in course of time.

Respondents age, however did not found to be significantly correlated ($r=0.022$) to psychological well-being of women of all three groups. Maybe, the factors influencing Psychological well-being did not vary due to age of respondents. That is Psychological well-being did not significantly decrease with age over time.

Wilson (1967) reviewed psychological well-being and concluded that younger individual has higher happiness than older individuals. But in this study such type of picture was not revealed. And it is not surprising as Diener et.al. (1999) gave some explanation in different way. He argued that most studies contradict the Wilson's simple interpretation of age effect on

psychological well-being. Moreover Diener and Suh (1978) stated that the relationship depend on the compound being measured and age-related declines in happiness may be due to the types of measure that are used.

Cantril (1965) examined the relationship between age and subjective well-being and his result showed that the same percentage of older, middle and young report high life satisfaction approximately. Inglehart (1990) also conducted a service of studies and found only small difference in life satisfaction across age group.

Whether there is any effects of age on psychological well-being was also investigated. Former research finding have showed that (1) Well-being is influenced by the objective conditions of our life (e.g. income, social support, health), (2) Well-being is influenced by our ability to regulate our emotion and this ability tends improve as an individual age (Carstensen, 1995; Lawton 1996). But theorists gave contradictory opinion. Someone argue that well-being would decrease with age, while other argues that well-being would increase with age. Empirical support in this point is mixed (Mroczek and Kolarz, 1998)

Present research finding also supports in this line. Another research led by LU (1995) showed that the old age, social support and extraversion were related to higher happiness. Clan and Joseph (2000) observed that greater extraversion was associated with higher scores on happiness. Extraversion dimension of personality is characterized by a disposition to be sociable, friendly, impulsive and risk taking (Eysenck, 1990).

Neither psychological well-being nor life stress of the three groups of women found to be significantly related to respondent's family income. And the same condition in case of psychological well-being and life stress were reported that family type (nuclear or joint) did not differ significantly.

Income has very little independent effect on life stress. What may be the reason? A person feels less deprived. When all are deprived too as several authors give this opinion. It may be the perception rather than the reality that is most important for producing anxiety that causes life stress (Beck and Emery, 1985; Spielberg, 1972). Besides this, beyond a certain level of survival, having more money does not lead to greater happiness (Myers & Diener, 1995).

The findings of present study reveal that income has little correlation with life stress of the respondents ($r=0.035$). That means the life stress of the respondents is more or less equal irrespective of their income. This finding can be explained in social context of Bangladesh. Those with higher family income, have lot of money, which is more than enough for their fulfillment of needs and expectations. And those who have less income they have very little reason to be worried. Moreover, Bangladesh is a developing country, where, people are used to the idea of having less money. They have learned to manage with less resources. As a result, the fact of having less money itself does not produce extra tension among them. So, it may be concluded that the respondent's perception about money is responsible for their similar score of life stress.

Psychologists have a great interest whether greater wealth produces more happiness or not; there are potential problems with a wealth world (Droge

et.al. 1993; Watchel, 1983). It is the potential for ruining the environment. It also might redirect attention from more important aims such as love, self-development and spiritual. On the other hand, it helps people to meet a number of their needs and motives and therefore produced a high trended well-being. Veenhoven (1991) reported that the correlation between income and subjective well-being was stronger and he concluded that income is important to satisfaction when it helps to fulfill basic human needs.

In the present study, it has been found that income has no significant effect on psychological well-being. It may be said that high income does not always lead to net psychological effect. Another alternative explanation is that only a very sharp increase, income will produce a rise in psychological well-being and that rise will last only a short period of time before people adapt. Besides this, beyond a certain level of survival having more money does not lead to greater happiness (Myers and Diener, 1995).

Now a days, western society give on notice that the family bonding of Asian as well as Indian subcontinent what may be the reason or factors or determinants grow up this type of family structure, we group feelings etc. but it is a great topic to explore.

We have a great culture of collectivist society. In our society, each person has a strong affection, tie of love with each other. This type of congenial or warm feelings may increase their well-being and helps positively. People can ventilate their bad emotions and it also work as a medicine as well as healing agent. They have strong faith in religion too. This spiritual believe helps to raise their well-being. Though three categories of respondents are different income groups, but their psychological well-being was similar. In

a study of Hadaway (1978) the findings showed that the people use religion as a resource in the, sense that faith helps them view the world with a stronger sense of "happiness, satisfaction and feeling of well-being." The cited research findings strongly support the result of the present study.

Conclusion

Bangladesh is a developing country. Sustainable development is the latest challenge to the international development community and to achieve that the women more than ever before should be brought to the front and centre of all action strategies. In recent times entrepreneurs have been referred to as necessary prerequisites to mobilize capital, exploit natural resources and create market to carry on trade. Entrepreneurs are agents who perform a vital role in the economic development of a country. The growth of entrepreneurship signifies the economic development also. Women constitute nearly 50% of the population have specific role to play in this area. Of late women entrepreneurs have been able to show certain achievement. But the rate is too low than developed country even than the Asian Countries also. A quiet revolution is taking shape right now among women. Women are leaving home and unlike generations of women before enter the workforce. Now, it is a reality. These women are opting to work in the home not as home maker but as job making entrepreneurs. Since the turn of the century the status of women in Bangladesh has been changing due to growing industrialization, globalization and social legislation.

The main purpose of the present study was to investigate life stress, personality and psychological well-being of women entrepreneurs, service holders and homemakers.

The objectives of the research were to assess and compare personality, life stress and psychological well-being of three categories of women such as women entrepreneurs, service holders and homemakers. It was also intended to know whether the life stress and psychological well-being varies with age, income and family type.

The findings of the study shown that significant differences in neuroticism and extraversion of women entrepreneurs and service holders and homemakers. But no significant difference was found in psychotic trait among three groups. In according the result of one-way ANOVA, women entrepreneurs possessed significantly less neuroticism than service holder's women, they possessed the highest amount of neurotic trait in the present study. In the same way women entrepreneur were found to be significantly extravert than service holder and homemakers too. And homemakers reported to be least extravert in comparison to other two groups of women. Even service holder women were more extravert than homemakers. Homemakers reported the least psychological well-being and highest level of life stress among all the three groups of women. However, entrepreneurs reported significantly higher psychological well-being than homemakers. The service holder women possessed highest level or psychological well-being and least amount of life stress among all the three groups.

The study revealed that respondent's age was significantly correlated to the life stress of women irrespective of their profession. Respondent's family income was not found to be significantly correlated with their life stress. Their life stress did not differ based on their family type too. That is, women from both the nuclear and joint families reported equal level of life stress.

Respondent's age and income did not found to be correlated to their psychological well-being irrespective of profession of the women. Even their psychological well-being did not differ based on family type too.

On the basis of the findings of the present study it may be concluded that the urban women entrepreneur differ from urban service holder and homemakers also in respect of personality and some psychological variables. The study is probably the first attempt in the context of Bangladesh to acquires knowledge about the personality differences, life stress and psychological well-being in respect of age income and family type. Lastly further research may be undertaken to investigate.

4.2 Limitations and Recommendations:

The study has some limitations, although the study has provided the basis for further research in area of life stress, psychological well-being. As the sampling technique was convenient. They were chosen on basis of who were available; although entrepreneurs were selected randomly. A representative sample should have been drawn.

All the participants were from Dhaka city only, the findings can not be generalized and further studies are therefore needed to have a common picture. Further studies are also suggested for generalizing the results.

Another limitation of the study was that some extraneous variable like their attitude, health, values etc. were not considered in the study. Those could have affected the results of the study which was not be controlled.

Moreover, the study yielded some contradictory findings which need to be investigated further. For example, in present study, it has been found that

life stress decreases as respondent's age increases. But the psychological well-being did not found to be correlated with age of all three groups. Life stress being a negative component of psychological well-being and psychological well-being is a relatively permanent construct and that is why it is resistant.

The study also indicate the casual factors behind certain finding need to be explore, such as what causes increase life stress or psychological well-being. And what the underlying causes of better or poor psychological well-being. The personality traits can also be examined for entrepreneurial characteristics.

As we are very much aware that researchers in behavioral sciences are a continuous process because human behavior always undergo change with the change in environment of psycho-socio cultural within. Last but not the least, it is to be mentioned here that there may some other aspect which may be fruitful to be under taken in such future investigation. It must be kept in mind that researches have never any end where last line can be drawn and beyond that no further researches are required.

Recommendations

In Bangladesh, specially the women of the country half of the population take part in income generating activities, which lead a noticeable percent of GDP recently considered. Ours is a developing country, workforce in different sectors is fast increasing. But very few research has been conducted on women stress and Psychological well-being.

Although government agencies, NGOs and industrial organizations provide some directions in-the control of physical hazards of working women,

mental well-being of them has received little attention. Recommendations in this arena have not yet been issued at the national level.

Few recommendations are put forward here based on the present findings.

- a) To begin with, an extensive survey need to be carried out on Psychological well-being of women at work to know the extant and severity of the problems.
- b) Entrepreneur personality, service related studies should also be conducted thoroughly.
- c) Women issues should be particularly highlighted, so that it will be easier to understanding of entrepreneurs as-well as working women's sources of stresses and their coping strategic.
- d) Mere knowledge or awareness is not enough. Vigorous training programs are necessary to develop skills to meet stress and for better psychological well-being.
- e) Services of Psychologists should be utilized. In developed world, it is rare to find any working place without psychologist or counselor. Psychologists would help in the treatment and prevention of psychological problems
- f) And finally, Comprehensive stress management programs at national level involving health Professionals and psychologists might help to Improve physical and mental health of our women workforce; who is the main target for our poverty alleviation national effort to millennium development goal (MDGS).

CHAPTER-V

SUMMARY

Summary

The concept of entrepreneurship can be described as a creative and innovative response to the environment such responses can take place in any field of social Endeavour, business, industry, agriculture, education, social work and like : from Bangladesh to New York, women everywhere are becoming entrepreneurs. The definition of entrepreneurship had never been differentiated on the basis of gender and could be extended to women entrepreneurs without any restriction. In recent years, the developing countries of the world including Bangladesh have been focusing attention on the most disadvantaged group in the society of the women. Realization has gradually dawned on all concerned that a society cannot afford to waste half of its human resources by discrimination on only ground of sex. This increasing awareness on the part of the government has led to the adoption of national policies to facilitate a development process involving women in all spheres of particularly in economic activities focusing especially on entrepreneurship development. The overwhelming majority of women in Bangladesh are not only poor but also caught between two vastly different world; the world determined by culture and tradition which confine their activities inside family homesteads where they are regarded more as a commodity and necessity. Thus the female members, constituting half of the country's population, are lagging far behind than male counterpart in all spheres of life. In Bangladesh, though the majority of working women still have not been able to impose a controlling authority in main stream production, but there has arisen a new class the women entrepreneurs, who have accepted the challenges of life and have averaged as leaders in the socio-economic development. They are also creating opportunities for the general women folk to their economic progress and paving the way for a dignified survival through sustainable development.

The main purpose of the present study was to investigate life stress, personality and psychological well-being of women entrepreneurs, service holders and homemakers.

Stress is affecting of strain and pressure. We generally use the word stress when we are affected that everything seems to have become too much overloaded. Selye Hans (1936) defined stress “the non specific responses of the body to any demand placed upon it.”

Gordon Allport (1937) gave the definition of personality as “the dynamic organization within the individual of those psychological systems that determine unique adjustment to his environment.”

Psychological well-being is a wide ranging concept. It includes different aspects of everyday experiences. According to many researchers (Andrew and Whitey, 1976) Najuan and Levine 1981; Campbell *et al.* (1970), Psychological well-being is considered to be a composite measure of physical, mental and social well-being perceived by each individual. While other view it as people's feelings about their everyday life activities. Some theorists have given more emphasis on quality of life.” The area of psychological well-being and life stress is very wide.

The role of entrepreneurship in economic and social development of a country cannot be over emphasized. This is particularly true in case of developing country like Bangladesh. Studies on this area are not many and those were not from psychological point of view. The present study is aimed in this line why have women come up in business in a society which is pure male dominated? Are they differ from other females who are in other jobs or service moreover are they differ purely

from housewives or homemakers? Those who are different from others, started a business, how is their personality? Are they suffer more or less life stress or psychological well-being?

The main objectives of the study was to investigate life stress, personality and psychological well-being of women entrepreneur, service holder and homemakers.

Sample: The sample consisted or 300 women of whom 100 women entrepreneur, 100 service holder (50 teacher, 30 bankers and 20 doctors. The sample was drawn from Dhaka Metropolitan city following convenience sampling technique.

Measuring instrument: The present research comprised three questionnaires along with a personal information bank. The life stress was measured by Cohen's (1999) "how stressful is your life scale" translate by Fahim (2001). The correlation of the questionnaire between Bangla to English was found to be .90.

An adaptive Bangla version of Eysenck Personality Questionnaire (EPQ) was administered for measuring personality. EPQ translated by Rahman, (1980). To find out the reliability of Bangla version, test-retest method was used. The test value of reliability was .70.

The psychological well-being questionnaire was developed by Huque (2004). It was a Likert Type self report scale with 72 items. The test-retest reliability for the whole scale was found .86.

Procedure: The researcher was assisted by two field investigator to collect data. Both of them were female, they were the students of Msc. Final year in Psychology. The questionnaire were administered individually on each respondent. The whole questionnaire was self administered questionnaire. Though all questionnaires was self administered, the respondents was helped when they fall any problem to understand the question.

Results: After data collection, two different type of statistical techniques were applied to the data. The One Way Analysis of variance was used to compare respondent's personality as well as psychological traits, life stress and psychological well-being of all the three groups of women (entrepreneur, service holder and homemakers.

In multiple comparison, Post hoc test following Tukey's H²SD method was followed.

The correlation of coefficient of respondents age, income and family type was determined by parsons product moment technique.

1. Significance differences was found in neuroticism and extraversion among women entrepreneurs, service holders and homemakers while difference in psycholic trait among the three groups of women was found non-significant.

Women entrepreneurs possessed significantly less neuroticism than their service holder and home maker counterpart. On the other had, service holder, women were more neurotic than homemakers. In conclusion, women entrepreneurs possessed the least and service holder women

possessed the highest amount of neurotic trait in the present study. In the similar way women entrepreneurs were found to be significantly extrovert than service holder and homemakers. And homemakers reported to be the least extrovert in comparison to the other two groups of women. Even service holder women were found more extrovert than homemakers.

2. One Way ANOVA showed significant difference in psychological well-being of women entrepreneur, service holder and homemakers.

Moreover homemakers have the lowest and service holders have the highest psychological well-being.

3. One Way ANOVA showed significant difference in life stress of women entrepreneur, service holders and homemakers. The home maker have the least amount of psychological well-being and service holder have the higher amount of psychological well-being then women entrepreneur also.

4. In multiple comparison, result showed that home maker reported significantly higher amount of life stress than the entrepreneur and service holder women. Whereas, service holders reported the least amount of life stress among all the three groups of women, life stress however, did not differ significantly between women entrepreneurs and homemakers. A negative significant correlation found between life stress and psychological well-being among the three groups of the respondents.

5. Respondents age and income did not found to be correlated to their psychological well-being irrespective of profession of the women.

Even their psychological well-being did not differ based on family type too.

6. Respondents age was found to be significantly correlated negatively to the life stress of women irrespective of their profession That is negative value of person product moment correlation coefficient revealed that life stress decreased with the increase of respondent's age. But respondent's family income was not found to be correlated with their life stress irrespective of women's profession. And their life stress did not differ based on their family type too.

7. Respondent family income was not significantly correlated to their psychological well-being and life stress.

The results were discussed in the context of Bangladesh.

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APPENDIX

স্বীকৃত-ক

কর্তব্য

প্রিয় উত্তরদাতা,

আমি ঢাকা বিশ্ববিদ্যালয়ের মনোবিজ্ঞান বিভাগের একজন গবেষক। পি.এইচডি. ডিগ্রী লাভের আবশ্যিক অংশ হিসাবে আমাকে একটি গবেষণা পরিচালনা করতে হচ্ছে। এই গবেষণায় আপনার সহযোগিতা কামনা করছি। আপনি অনুগ্রহ করে নীচের ঘরগুলো পূরণ করুন এবং পণ্ডে নির্দেশনা অনুযায়ী তিন ধরনের প্রশ্নমালা পূরণ করুন। উত্তরদাতার গোপনীয়তা অবশ্যই রক্ষাকরা হবে এবং তা গবেষণার ফলাফল পর্যালোচনা ব্যবহৃত হবে।

ধন্যবাদান্তে
গবেষক

স্বীকৃত-ক

- ১। আইডি নং :
- ২। বয়স :
- ৩। শিক্ষাগত যোগ্যতা :
- ৪। পেশা : ব্যবসা চাকুরী গৃহিনী
- ৫। বৈবাহিক অবস্থা : অবিবাহিত বিবাহিত বিধাব বিচ্ছিন্ন তালাকপ্রাপ্ত
- ৬। যদি বিবাহিত হন : স্বামীর শিক্ষাগত যোগ্যতা : বয়স : পেশা:
- ৭। চাকুরীজীবী উত্তরদাতার ক্ষেত্রে :
প্রতিষ্ঠানের নাম :
ঠিকানা :
পদবী :
- ৮। মাসিক বেতন :টাকা
- ৯। পারিবারিক আয় : (সব রকম আয় যোগ করে)টাকা ।
- ১০। চাকুরীর অভিজ্ঞতা :
- ১১। পরিবারের ধনর : একক যৌথ
- ১২। পরিবারের মোট সদস্য সংখ্যাঃ
- ১৩। বিবাহিত হলে ছেলে মেয়ে কতজন : ছেলে মেয়ে
- ১৪। কত বৎসর যাবৎ বিবাহিত :
- ১৫। অত্র প্রতিষ্ঠানে কত ঘন্টা কাজ করতে হয় :

cwi wkô-L
e'w³ Z; ckgvj v
wb†' Rvej x

অনুগ্রহ করে হ্যাঁ অথবা না কে ঘিরে একটি গোল দাগ (o) দিয়ে প্রত্যেকটি প্রশ্নের উত্তর দিন : এর মধ্যে কোন শুদ্ধ বা ভুল নাই এবং চাতুরীপূর্ণ প্রশ্ন নাই। সঠিক উত্তর সম্বন্ধে বেশীক্ষণ চিন্তা না করে তাড়াতাড়ি উত্তর দিয়ে যান। প্রত্যেকটি প্রশ্নের উত্তর দিতে হবে মনে রাখবেন।

bs	ckæ		
১।	আপনার কি বিভিন্ন ধরনের অনেক শখ আছে ?	হ্যাঁ	না
২।	আপনি কি কোনকিছু করার আগে সবদিক ভালবাবে চিন্তা করে নেন ?	হ্যাঁ	না
৩।	আপনার মেজাজ কি কখনও খুব ভালো থাকে আবার কখনও খুব খারাপ থাকে?	হ্যাঁ	না
৪।	আপনি কি কখনও জেনেশুনে অন্যের করা কাজের জন্য কৃতিত্ব নিয়েছেন?	হ্যাঁ	না
৫।	আপনি কি বেশী কথা বলেন?	হ্যাঁ	না
৬।	আপনি কি ঋণগ্রস্থ হয়ে উদ্ভিন্ন হবেন?	হ্যাঁ	না
৭।	আপনি কি কখনও বিনা কারণে খুব অসুখী বোধ করেন?	হ্যাঁ	না
৮।	আপনি কি কখনো 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 কি স্বভাবতঃ প্রাণবন্ত?	হ্যাঁ	না
১১।	আপনি কি কোন মিমু বা প্রাণীর কষ্ট দেখতে 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 অসুবিধাই থাকুক আপনি কি সর্বদা আপনার প্রতিশ্রুতি রক্ষা করে থাকেন?	হ্যাঁ	না
১৪।	আপনি কি প্যারাসুট দিয়ে লাফ দিতে মজা পাবেন?	হ্যাঁ	না
১৫।	আপনি কি অনন্য উৎসবে সাধারণতঃ 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 দোষারোপ করেছেন ?	হ্যাঁ	না
১৮।	আপনার কি নতুন লোকজনের সাথে পরিচিত হতে ভালো লাগে?	হ্যাঁ	না
১৯।	আপনি কি মনে করেন বীমা পরিকল্পনা একটি ভালো জিনিস?	হ্যাঁ	না
২০।	আপনি কি সহজে মনে ব্যাথা পান ?	হ্যাঁ	না
২১।	আপনার সবগুলি অভ্যাস কি ভালো ও বাঞ্ছনীয়?	হ্যাঁ	না
২২।	আপনি কি সামাজিক উৎসবে সাধারণত নিজেকে আড়ালে রাখেন?	হ্যাঁ	না
২৩।	আপনি কি এমন ঔষধ খানে যা খেলে অদ্ভুত বা বিপদজনক পরিণতি হতে পারে ?	হ্যাঁ	না
২৪।	আপনি কি প্রায়ই খুব বিরক্তরোধ করেন?	হ্যাঁ	না
২৫।	আপনি কি কখনো অন্যের নিজস্ব (এমনকি একটি পিন বা বোতাম) নিয়েছেন?	হ্যাঁ	না
২৬।	আপনি কি খুব বেড়াতে পছন্দ করেন?	হ্যাঁ	না
২৭।	আপনি যাদের ভালোবাসেন তাদের মনে ব্যাথা দিয়ে কি আনন্দ পান?	হ্যাঁ	না
২৮।	আপনি কি প্রায় অপরাধবোধে কষ্ট পান?	হ্যাঁ	না
২৯।	আপনি কি কোন কোন সময় এমন বিষয় নিয়ে আলোচনা করেন যে সম্বন্ধে আপনি 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 চায়?	হ্যাঁ	না
৩২।	আপনি কি নিজেকে উত্তেজনা বা ভীতিপ্রবণ মনে করেন?	হ্যাঁ	না
৩৩।	আপনি রুঢ় ব্যবহার করলে তার জন্য কি সব সময় বলেন, আমি দুঃখিত?	হ্যাঁ	না
৩৪।	আপনার কি অনেক বন্ধু-বান্ধব আছে?	হ্যাঁ	না
৩৫।	আপনি এমন সব ঠাট্টা করতে মজা পান যা নাকি লোকজনকে কখনও কখনও সত্যি ব্যাথা দিতে পারেন?	হ্যাঁ	না
৩৬।	আপনি দুশ্চিন্তা করেন?	হ্যাঁ	না
৩৭।	ছোটবেলায় আপনাকে কোন কিছু করতে বলা হলে আপনি কি তৎক্ষণাৎ এবং বিনা আপত্তিতে তা করতেন?	হ্যাঁ	না
৩৮।	আপনি কি নিজেকে ভাবনা চিন্তা শূণ্য বলবেন?	হ্যাঁ	না
৩৯।	সদ্যবহার ও পরিষ্কার পরিচ্ছন্নতা আপনার নিকট কি খুব গুরুত্বপূর্ণ ?	হ্যাঁ	না
৪০।	আপনি কি সম্ভাব্য বিদ্যুৎ ঘটনা সমন্ধে দুশ্চিন্তা করেন?	হ্যাঁ	না
৪১।	আপনি কি কখনও অন্যান্য কোন জিনিস ভেঙ্গেছেন বা হারিয়েছেন?	হ্যাঁ	না
৪২।	কারো সাথে নতুন বন্ধুত্ব করতে সাধারণতঃ আপনি কি প্রথম উদ্যোগ নেন?	হ্যাঁ	না
৪৩।	অন্য লোকেরা যখন তাদের কষ্টের কথা বলে আপনি কি সহজে তাদের মনের অবস্থা বুঝতে পারেন?	হ্যাঁ	না
৪৪।	আপনি কি মানসিক চাডের জনটান টান বা কঠিন হয়ে যান মনে করেন?	হ্যাঁ	না
৪৫।	হাঁতের কাছে ময়লা ফেলার ঝুড়ি না থাকলে আপনি কি মেঝেতে ময়লা ফেলেন?	হ্যাঁ	না
৪৬।	লোকজনের মাঝে আপনি কি বেশীরভাগ সময় চুপচাপ থাকেন?	হ্যাঁ	না
৪৭।	আপনি কি মনে করেন বিবাহ প্রথা সেকালে এবং তুলে দেয়া উচিত?	হ্যাঁ	না
৪৮।	আপনি কি সময় সময় আত্মকরচণা বোধ করেন?	হ্যাঁ	না
৪৯।	আপনি কি মাঝে মাঝে কিছুটা গর্ববোধ করেন?	হ্যাঁ	না
৫০।	আপনি কি নরানন্দ উৎসবে সহজে কিছুটা প্রাণচাঞ্চল্যের সঞ্চারণ করতে পারেন?	হ্যাঁ	না
৫১।	যারা সাবধানে গাড়ি চালায় আপনি কি তাদের প্রতি বিরক্ত হন?	হ্যাঁ	না
৫২।	আপনি কি নিজের স্বাস্থ্য সম্পর্কে উদ্বগ্ন থাকেন?	হ্যাঁ	না
৫৩।	আপনি কি কখনো কারো সমন্ধে খারাপ বা নোংরা কিছু করেছেন?	হ্যাঁ	না
৫৪।	আপনি কি আপনার বন্ধু-বান্ধবের কাছে মক্ষরা করতে ও মজার গল্প করতে পছন্দ করেন	হ্যাঁ	না
৫৫।	আপনার কাঝে কি প্রায় সব জিনিসের স্বাদ একই মনে হয়?	হ্যাঁ	না
৫৬।	আপনি কি কোন কোন সময় অভিমান করেন?	হ্যাঁ	না
৫৭।	ছোটবেলায় আপনি কি কখনো মা-বাবার সাথে বেয়াগবি করেছেন?	হ্যাঁ	না
৫৮।	আপনি কি লোকজনের সাথে মিশতে পছন্দ করেন?	হ্যাঁ	না
৫৯।	যদি জানেন আপনার কাজে ভুল-ভ্রান্তি আছে তাহলে কি উদ্বিগ্ন হন?	হ্যাঁ	না
৬০।	আপনি কি নিদ্রপাহীনতায় ভোগেন?	হ্যাঁ	না
৬১।	আপনি কি সবসময় খাওয়ার আগে হাত ধুয়ে নেন?	হ্যাঁ	না
৬২।	যখন আপনার সাথে লোকেরা কথা বলে তখন প্রায় সবসময় আপনার প্রস্তুত জবাব থাকে?	হ্যাঁ	না
৬৩।	কারো সাথে আপনার দেখা করার কথা থাকলে আপকি কি নির্ধারিত সময়ের আগে চৌহতে পছন্দ করেন? হ্যাঁ	না	
৬৪।	আপনি কি প্রায়ই 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 যেগুলো তাড়াতাড়ি করতে হয়?	হ্যাঁ	না
৬৭।	আপনার মা কি একজন ভালো মহিলা (ভালো মহিলা ছিলেন) ?	হ্যাঁ	না
৬৮।	আপনার কি প্রায় মনে হয় জীবন খুবই নিরানন্দ?	হ্যাঁ	না
৬৯।	আপনি কি কখনও কারো অবস্থার সুযোগ নিয়েছেন?	হ্যাঁ	না
৭০।	আপনি কি প্রায় যত কাজ করার সময় আছে তাচেয়ে বেশী কাজ হ্যাঁতে নেন?	হ্যাঁ	না
৭১।	এমন কিছু লোক আছে কি যারা আপনাকে এড়াতে চেষ্টা করেন?	হ্যাঁ	না
৭২।	আপনি কি আপনার চেহারা সম্বন্ধে অযথা খুব উদ্বিগ্ন?	হ্যাঁ	না
৭৩।	আপনি কি সম্ভবহীন লোকজনের সাথেও সবসময় অদ্র ব্যবহার করেন?	হ্যাঁ	না
৭৪।	আপনি কি মনে করেন সঞ্চয় ও বীমার সাহায্যে নিজেদের ভবিষ্যৎ নিরাপদ করার জন্য লোকজন খুববেশী	হ্যাঁ	না
৭৫।	আপনি কি কখনও মৃত্যু কামানা করেছেন?	হ্যাঁ	না
৭৬।	যদি আপনি নিশ্চিত হতে পারেন যে, কখনই ধরা পড়বেন না তাহলে কি ট্যাক্স ফাঁকি দিবেন?	হ্যাঁ	না
৭৭।	আপনি কি আসর জমিয়ে রাখতে পারেন ?	হ্যাঁ	না
৭৮।	আপনি কি লোকজনের প্রতি রচু না হতে চেষ্টা করেন?	হ্যাঁ	না
৭৯।	অপ্রস্তুতকর অভিজ্ঞতার পর আপনি কি অনেকক্ষণ ধরে তা নিয়ে ভাবেন ?	হ্যাঁ	না
৮০।	আপনি কি কখনও নিজের মত বলবৎ রাখার জন্য জিদ ধরেছেন ?	হ্যাঁ	না
৮১।	ট্রেন ধরার জন্য আপনি কি প্রায় শেষ মুহূর্তে স্টেশনে পৌঁছেছেন?	হ্যাঁ	না
৮২।	আপনি কি একটুতে ঘ্যাঁবড়ে জান ?	হ্যাঁ	না
৮৩।	আপনি কি কখনও ইচ্ছে করে কারো মনে আঘাত দেওয়ার জন্য কিছু বলেছেন?	হ্যাঁ	না
৮৪।	যে জমায়েতে একে অন্যের সাথে নির্দোষ রসিকতা করে আপনি কি সেখানে থাকতে ঘৃণাকরেন?	হ্যাঁ	না
৮৫।	আপনার ক্রটি না থাকা সত্ত্বেও কি আপনার বন্দুত্ব সহজেই ভেঙ্গে যায় ?	হ্যাঁ	না
৮৬।	আপনি কি প্রায়ই একাকিত্ব বোধ করেন?	হ্যাঁ	না
৮৭।	আপনি অন্যদেরকে যা উপদেশ দেন নিজেকে কি তা সবসময় পালন করেন?	হ্যাঁ	না
৮৮।	আপনি কি কখনো ইচ্ছা করে কারো মনে আঘাত দেওয়ার জন্য কিছু বলেছেন?	হ্যাঁ	না
৮৯।	কে আপনার বা আপনার কাজের ভুল ধরলে কি সহজে মন খারাপ করেন?	হ্যাঁ	না
৯০।	বিপদ ছাড়া জীবন কি আপনার কাব্যে খুবই একঘেয়ে মনে হবে?	হ্যাঁ	না
৯১।	আপনি কি কখনও সাক্ষাৎকারের জন্য বা কাজে দেরী করে গিয়েছেন ?	হ্যাঁ	না
৯২।	আপনি কি প্রচুর কোলাহোল ও উলটাসের মাঝে থাকতে পছন্দ করেন?	হ্যাঁ	না
৯৩।	আপনি কি চাইবেন অন্য লোক আপনাকে ভয় করুক?	হ্যাঁ	না
৯৪।	আপনি কি খনও কখনও খুব কর্মচঞ্চল আবার সময় সময় খুব অলস বোধ করেন?	হ্যাঁ	না
৯৫।	যা আজ করা উচিত আপনি কি তা মাঝে মাঝে আগামীকালের জন্য ফেলে রাখেন ?	হ্যাঁ	না
৯৬।	অন্য লোকজন কি আপনাকে খুব প্রাণবন্ত মনে করেন?	হ্যাঁ	না
৯৭।	লোকজন কি আপনার কাছে অনেক মিথ্যা কথা বলে ?	হ্যাঁ	না
৯৮।	আপনি কি কোন ব্যাপারে সহজে রেগে যান?	হ্যাঁ	না
৯৯।	আপনি কি ভুল করলে সব সময় তা স্বীকার করতে চান?	হ্যাঁ	না
১০০।	কোন ফাঁদে পড়া প্রাণীর জন্য কি আপনার খুব খারাপ লাগবে?	হ্যাঁ	না
১০১।	এই প্রশ্নমালার উত্তর দিতে কি আপনি কিছু মনে করেছেন?	হ্যাঁ	না

অনুগ্রহ করে দেখুন সব প্রশ্নের উত্তর দিয়েছেন কি না

cwi wkÔ-M

Avcbvi RxebUv KZUv Pvcgj K?

wb†' KØv: নিম্নে জীবনের চাপমূলক অবস্থা সংক্রান্ত ১০টি প্রশ্ন রয়েছে। প্রতিটি প্রশ্নের জন্য পাঁচটি করে উত্তর রয়েছে। প্রতিটি প্রশ্নে যে উত্তরটি গত একমাসে আপনার জীবনের চাপমূলক অবস্থাকে সবচেয়ে ভালে বর্ণনা করে। তার পাশে টিক () চিহ্ন দিন।

µigK	Dir³mgn	KLbB bv	cØqB bv	KLbI KLbI	cØqB	memgq	
১	অপ্রত্যাশিতভাবে কোন কিছু ঘটায় জন্য আপনি কতবার বিচলিত হয়েছেন ?						
২	কতবার আপনার মনে হয়েছে যে, জীবনের গুরুত্বপূর্ণ বিষয়গুলোর উপর আপনি নিয়ন্ত্রণ রাখতে পারছেন না ?						
৩	আপনি কতবার বিচলিত ও চাপবোধ করেছেন ?						
৪	ব্যক্তিগত সমস্যা মোকাবেলা করার ক্ষমতা সম্পর্কে আপনার কতবার নিজেকে আত্মবিশ্বাসী মনে হয়েছে।						
৫	কতবার আপনার মনে হয়েছে যে, যেভাবে চেয়েছেন সেভাবে সবকিছু আপনার ইচ্ছামত ঘটেছে।						
৬	আপনি কতবার আপনার জীবনের বিরক্তিবোধ নিয়ন্ত্রণ করতে সক্ষম হয়েছেন?						
৭	আপনি কতবার দেখেছেন, যেসব কাজ আপনার করার দরকার ছিল, সেগুলোর সাথে আপনি মোকাবেলা করতে পারছেন না ?						
৮	কতবার আপনার মনে হয়েছে যে, কিছু আপনার নিয়ন্ত্রণ আছে?						
৯	কোন কিছু আপনার নিয়ন্ত্রণের বাহিরে যাওয়ার কারণে কতবার আপনি রাগান্বিত হয়েছেন?						
১০	কতবার আপনার মনে হয়েছে, এতবেশি সমস্যা জমেছে যে আপনি তা অতিক্রম করতে পারছেন না ?						

cwi wkô-N

gvbmK mȳ Zv̄eva c̄k̄vj v

gvbmK mȳ Zv̄eva c̄k̄vj v নিম্নে মানসিক সুস্থতাবোধ সংক্রান্ত কিছু উক্তি আছে প্রতিটি উক্তির পাশে পাঁচটি উত্তর যেমন (১) একবারেই প্রযোজ্য নয়, (২) প্রযোজ্য নয়, (৩) অনিশ্চিত, (৪) প্রযোজ্য, (৫) সম্পূর্ণ প্রযোজ্য দেওয়া আছে। অনুগ্রহ করে প্রতিটি উক্তি পড়ে যে উত্তরটি আপনার নিজের বলে বিবেচনা করেন সে উত্তরটিতে () চিক চিহ্ন দিন।

আপনার দেওয়া তথ্যের গোপনীয়তা সম্পূর্ণভাবে রক্ষা করা হবে এবং কেবলমাত্র গবেষণার কাজে ব্যবহার করা হবে। ধন্যবাদ।

μwgK bs	Dw³mgn	G†Kev†i B c̄h̄vR" bq	c̄h̄vR" bq	Awb̄ōZ	c̄h̄vR"	m̄m̄úY© c̄h̄vR"
১	আমার শারীরিক স্বাস্থ্য ভার					
২	জীবন সম্বন্ধে আমার পুরো উৎসাহ ও উদ্দীপনা আছে					
৩	আমি নিজের উপর থেকে আস্থা হারিয়ে ফেলেছি					
৪	আমার সাথে আমার বন্ধু/বান্ধবীদের সম্পর্ক ভাল					
৫	আমার শরীরে বিভিন্ন অংশের যন্ত্রনায় আমি ভুগি					
৬	আমাকে সবাই পছন্দ করে					
৭	আমি প্রায়ই দুঃখিত ও বিষন্নতাবোধ করি					
৮	আমার বেশ কিছু ভাল ও বিশ্বাসী বন্ধু/সঙ্গী আছে					
৯	আমার পারিবারিক জীবন সুখের					
১০	ছোট খাট বিফলতাও আমাকে উত্তেজিত করে তোলে					
১১	পরিবারের সদস্য বন্ধু বান্ধব অথবা প্রতিবেশীদের সাথে আমি প্রয়োজনে খোলাখুলি আলাপ সহজেই করতে পারি					
১২	আমার মাথা ঝিমি ঝিম করে, বমি বমি লাগে					
১৩	আমি সুন্দর জীবনের স্বপ্ন দেখি বা আশা করি					

১৪	পরিস্থিতি আমাকে পরিবার অথবা যাদে আমি বালবাসি তাদের কাছ থেকে আলাদা করেছে				
১৫	বন্ধু-বান্ধবের সাথে থেকে এবং তাদের সাথে কাজ করে আনন্দ পাই				
১৬	আমি আল্লাহেই ক্রান্তি, অনীহা এবং অস্থিরতাবো ধ করি				
১৭	আমি আমার জীবনে যা কিছু অর্জন করিছি তা নিয়ে সুখী				
১৮	আমাকে অনেক বেশী পরিশ্রম করতে হয়				
১৯	আমার কাজের প্রশংসা কেউকিরে না				
২০	আমি যা করতে চাই তা করার আমার পুরো স্বধীনতা আছে				
২১	সব কিছু বিবেচনা করে আমি নিজেকে সুখী/মূল্যবান বলে মনে করি				
২২	আমার প্রায়ই মাথা, পিঠ/ঘাড় ব্যথা হয়				
২৩	আমি কখনোই আমার স্বস্থ্য সম্পর্কে উদ্ভিগ্ন হইনা				
২৪	ভাল ঘুম না হওয়ার কারণে আমি অসুবিধা বোধ করি				
২৫	আমি চট করে রেগে যাই				
২৬	আমি আবেগ নিয়ন্ত্রণ করতে পারি না				
২৭	বিনা কারণে আমি মাঝে মাঝে দুঃখ অনুভব করি				
২৮	আমার সাথে আমার স্বামী /স্ত্রীর সম্পর্ক ভাল				
২৯	আমার সাথে আমার বাবা/মার সম্পর্ক ভাল				
৩০	আমার সাথে আমার সন্তানদের সম্পর্ক ভাল				
৩১	আমার পরিবারের অধিকাংশ সদস্য ঘনিষ্ঠভাবে একে অপরের কাছাকাছি				
৩২	সর্দি,কাশি, জ্বর আমার খুব কমই হয়				
৩৩	আমি প্রায়ই নতুন ধরনের কিছু কাজ করার চেষ্টা করি				
৩৪	দুশ্চিন্তার কারণে আমার ঘুমের ব্যাঘাত ঘটে				

৩৫	আমি যখন কিছু কিস্তা করি বা কিছু করতে চাই তখন মনোনিবেশ না করতে পেয়ে অস্থিরবোধ করি					
৩৬	নিজেকে একজন অপদার্থ বলে মনে হয়					
৩৭	আমি নিজেকে নিয়ে সুখী /নিজেকে পছন্দ করি					
৩৮	আমার জীবন নিরানন্দময় বা একঘেয়েমিপূর্ণ বলে আমি মনে করি					
৩৯	আমার জীবনকে আমি অপ্রয়োজনীয় বলে মনে করি না					
৪০	কি হবে আমি তা নিয়ে মোটেই চিন্তা করি না এবং আমার মনে হয় সব কিছু ছেড়ে আমি পালিয়ে যাই					
৪১	আমি সহজেই আনন্দ, আরাম করতে পারি					
৪২	নিজের উপর থেকে আস্থা হারিয়ে ফেলেছি বলে আমার মনে হয়					
৪৩	দৈনন্দি কাজ কর্মে আমি ভালভাবে মনোযোগ দিতে পারি					
৪৪	অন্যেরা আমাকে প্রায় অপমান করে অথবা আমাকে নিয়ে হাসি তামাসা করি।					
৪৫	আমার অনেকেই আছে যাদের উপর আমি সাহায্যের জন্য নির্ভর করতে পারি					
৪৬	পরিবার এবং পাড়া প্রতিবেশীদের সঙ্গে আমি ভালই মানিয়ে চলতে পারি					
৪৭	রোকে আমার কাজের সমালোচনা করে					
৪৮	আমার কাজ আমাকে ব্যক্তিগত সন্তুষ্টি,					

	মর্যাদা ও গৌরববোধ করায়					
৪৯	আমার কাজ কুব সহজ, একঘেয়েমি এবং নিন্দময় মনে হয়					
৫০	কাজে নিজেকে চিকিয়ে রাখার জন্য আমাকে সংগ্রাম করতে হয়					
৫১	আমার কাজ আমাকে গুরুত্বপূর্ণ এবং শক্তিশালী অনুভব করায়					
৫২	যেখানে আমি কাজ করি সেখানে আমি শেখার এবং নিজের উন্নতি করার সুযোগ পেয়েছি					
৫৩	প্রয়োজনে যে কোন ধরনের চাপমূলক পরিস্থিতির সম্মুখীন হওয়ার ক্ষমতা আমার আছে					
৫৪	আমি মনে করি আমার অনেক সাহায্য ও উসাহের প্রয়োজন					
৫৫	আমাকে নিয়ে সমালোচনা করলে আমি সহজেই ভেঙ্গে পড়ি					
৫৬	কোন বিষয়ে সিদ্ধান্তে দেওয়ার বা নেওয়ার আমার ভাল ক্ষমতা আছে					
৫৭	অআমি মাঝে মাঝে আমার মানসিক সুস্থতা নিয়ে উদ্দিগ্ন হই					
৫৮	আমি মনে করি আমার জীবন দুঃখময়					
৫৯	আমার এমন কেই নেই আমি যার জন্য ভাবি অথবা সে আমার জন্য ভাবে					
৬০	আমি কিছু করতে চাইলে সবাই বাঁধা দেয় বা বিরোধিতা করে					
৬১	আমার শিক্ষাগত যোগ্যতা নিয়ে আমি					

	বেশ খুশী আমি আমার জীবনকে মূল্যবান মনে করি।					
৬২	আমি আমার জীবনকে মূল্যবান মনে করি					
৬৩	আমার সমস্যা আমি নিজেই মোকাবেলা করতে পারি					
৬৪	আমি অল্পতেই বিরক্ত হই					
৬৫	অন্য লোকদের কাজ থেকে দূরে থাকতে পারলে এবং তাদের জন্য কিছু করতে না হলে বেশী ভাল বোধ করি					
৬৬	আমি প্রায়ই হৃদপিণ্ডের ধরফরানিতে ভুগি					
৬৭	আমি মাঝে মাঝে মুর্ছা যাই					
৬৮	আমি যা কিছু করি না কেন, আমি জানি তা ঠিক হবে না					
৬৯	আমি একা থাকতে পছন্দ করি					
৭০	অতিথি আপ্যায়ন পছন্দ করি					
৭১	কাজ আমাকে বিভিন্ন দিক থেকে স্ববলম্বী করেছে					
৭২	কাজের মধ্যে আমি আমার জ্ঞান, অভিজ্ঞতা প্রয়োগ করার সুযোগ পাই।					

Appendix - A

Instructions

Please answer each question by putting a circle around the 'YES' or the 'NO' following the question. There is no right or wrong answers and no trick questions. Work quickly and do not think too long time about the exact meaning of the questions.

Questions:

All are Yes/No

1. Do you have many different hobbies?
2. Do you stop to think things over before doing anything?
3. Does your mood often go up and down
4. Have you taken the praise for something you know someone else had really done?
5. Do you take much notice of what people think?
6. Are you a talkative person?
7. Would you being in debt worry you?
8. Do you ever feel 'just miserable' for no reason?
9. Do you give money to charily?
10. Were you ever greedy by helping yourself to more than year share of anything?
11. Are you rather lively?
12. Would it upset you a lot to see a child or an animal suffer?
13. Do you often worry about things you should not have done or said?
14. Do you dislike people who don't know how to behave themselves?
15. If you say you will do something, do you keep always your promise no matter how inconvenient it might be?

16. Can you usually let yourself at a lively party.
17. Are you a irritable person?
18. Should people always respect the law?
19. Have you ever blamed someone for doing something you knew was really your fault?
20. Do you enjoy meeting new people?
21. Are good manners very important?
22. Are your feelings easily hurt?
23. Are all your habits good and desirable ones?
24. You do you tend to keep in the background on social occasions?
25. Would you take drugs which may have strange or dangerous effects?
26. Do you often feel fed-up?
27. Have you ever taken anything (was a pin or a button) that belonged to someone else?
28. Do you like going out a lot?
29. Do you prefer to go your own way rather than act by the rules?
30. Do you enjoy hurting people you love?
31. Are you often troubled about feelings or guilt?
32. Do you sometimes talk about things you know nothing about?
33. Do you prefer reading?
34. Do you have enemies who want to harm you?
35. Would you call yourself a nervous person?
36. Do you have many friends?
37. Do you enjoy practical jokes that can sometimes really hurt people?
38. Are you a warier?
39. As a child did you do as you were told immediately and without gambling?
40. Would you call yourself happy go lucky?
41. Do good manners and clean lines matter much to you?

42. Have you often gone against your parents/wishes?
43. Do you worry about awful things that might happen?
44. Have you ever broken or lost something belonging to someone else?
45. Do you usually take the initiative in making new friends?
46. Are you mostly quiet when you are with other people?
47. Do you think marriage is old fashioned and should be done away with?
48. Do you sometimes boast a little?
49. Are you more easy-going about right and wrong than most people?
50. Can easily get some life into a rather dull party?
51. Do you worry about your health?
52. Have you ever said anything bad or nasty about anyone?
53. Do you enjoy cooperating with others?
54. Do you like telling jokes and funny stories to your friends?
55. Do most things taste the same to you?
56. As a child were you ever cheeky to your parents?
57. Does it worry you if you know there are mistakes in your work?
58. Do you suffer from sleeplessness?
59. Have people said that you sometimes act too rashly?
60. Do you always wash before a meal?
61. Do you nearly always have a ready answer 'when people talk to you'?
62. Do you like to arrive at appointments in plenty of time?
63. Have you often felt restless and tired for no reason?
64. Have you ever cheated at a game?
65. Do you like doing things in which you have to act quickly?
66. Is (or was) your mother a good woman?
67. Do you often make decisions on the spur of the moment?
68. Do you often feel life is very dull?
69. Have you ever taken advantage of someone?
70. Do you often take on more activities than you have time for?

71. Are there several people who keep trying to avoid them?
72. Do you worry a lot about your books?
73. Do you think people spend too much time safe guarding their future savings and insurance?
74. Have you ever wished that you were dead?
75. Would you dodge paying taxes if you were sure you could never be found out?
76. Can you get a party going?
77. Do you try not to be rude to people?
78. Do you worry too long after an embarrassing experience?
79. Do you generally 'look before you leap'?
80. Have you ever insisted on having your own way?
81. Do you suffer from 'nerves'?
82. Do you often feel lonely?
83. Can you on the whole trust people to tell the truth?
84. Do you always practice what you preach?
85. Are you easily hurt when people find fault with you at the work you do?
86. It is better to follow society's rules than go your own way?
87. Have you ever been late for an appointment or work?
88. Do you like plenty of battle and excitement around you?
89. Would you like other people to be afraid of you?
90. Are you sometimes bubbling over with energy and sometimes very sluggish?
91. Do you sometimes put off until tomorrow what you ought to do today?
92. Do other people think of you as being very lively?
93. Do people tell you a lot of lies?
94. Do you believe one has special duties to one's family?
95. Are you touchy about some things?

96. Are you always willing to admit it when you have made a mistake?
97. Would you feel very sorry for an animal caught a trap?
98. When your temper rises, do you find it difficult to control?

Appendix - B

ENGLISH VERSION OF “COHEN’S “How stressful is your life scale”

Instruction:

The following question ask about your feelings and thoughts during the Past Month. In each question you will be asked how often you felt or thought a certain way. Although some of the questionnaire similar, there are small differences between them. The best approach is to answer one as a separate question and quickly.

For each statement please tell me if you have had these thoughts or feelings: never, almost never, sometimes, fairly often and very often. Put a tick () mark of the following question answer

	Statement	Never	Almost never	Some- times	Fairly often	very often
1	In the past month, how often have you been upset because of some things that happened unexpectedly?					
2	In the past month, how often have you felt unable to control the important things in your life?					
3	In the last month have often have you felt nervous or stressed?					
4	In the last month, how often you felt confident about your ability to handle personal problems?					

5	In the last month, how often you felt that things were going your way?					
6	In the last month, how often you found that you could not cope with all things you had to do?					
7	In the past month, how often have you been able to control irritations in your life?					
8	In the past month, how often you felt that you were on top of things?					
9	In the last month, how often have you been angry because of things that happened that were outside of your control?					
10	In the last month, how often have you felt that difficulties were piling up so high that you could not overcome than					