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**COMPARISON OF POSITIVE AFFECT AMONG
LEARNING AND NON LEARNING
DISABLED STUDENTS**

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ABSTRACT

The purpose of the present research was to determine the effect of positive affect on learning disabilities. It was hypothesized that the non learning disabled students will have higher mean scores on the variable of general mood than the learning disabled students. In order to measure the positive affect the General mood subscale of the Bar-On Emotional Quotient Inventory, Youth Version was administered. The sample comprised of 80 learning disabled and 80 non learning disabled students. The learning disabled group included 51 boys and 29 girls, randomly selected from remedial schools and schools with screening psychologists. The non learning disabled group includes 41 boys and 39 girls and randomly selected from normal schools of upper socioeconomic strata. In order to gain information regarding age, sex, qualification, parents' income and any other psychological problem a Demographic Variable Form was administered. For statistical analyses of the data t-test was applied. Findings suggest significant difference in the level of general mood between the two groups at $p < 0.05$ level.

INTRODUCTION

Human organism continues to learn from birth till grave, formally and informally. This process of learning varies a person's behavior progressively, as learning has been defined by Hilgard (1963) "As a process which brings about a measurable change in behavior as a result of practice." Formal learning starts almost around four and extends till mid 20's. This process of formal learning is not equally smooth for all individuals, problems such as mental retardation, autism, down's syndrome, hyperactive and attention deficit require special attention and education.

The problem of learning disability is different from the above mentioned cases since the child possesses average IQ and yet exhibits problems in reading and writing.

According to the research definition given by the National Institute of Health, the term learning disability means a disorder in one or more of the basic processes involved in understanding spoken or written language. It may show up as a problem in listening, thinking, speaking, reading, writing or spelling or in a person's ability to do maths, despite at least average intelligence. The term does not include children who have learning problems which are primarily the result of usual, hearing or physical handicaps or mental retardation or emotional disturbance, or of environmental, cultural or economic disadvantage.

CAUSE OF LEARNING DISABILITIES

Causes in the area of learning disabilities that have been identified by McGrady (1974) are as follows

(a) **Deficits in Psychological Processes:-**

Input: The first problem in input process is a visual perception. They have difficulty in recognizing the position and shape of what they see. The other major input disability is in auditory perception. They do not distinguish the differences in subtle sounds.

Integration: Integration disabilities may take several forms such as sequencing, abstraction and organization. A student with such problem might reverse the orders of the letters in words, other type of problem involves abstraction which consists of difficulty in inferring meaning and another difficulty revolves around making bits of information cohere into concepts.

Memory: Short term memory retains information briefly which we attend or concentrate upon. Most memory disabilities affect short term memory only; students with these disabilities need many more repetitions than usual to retain information.

Output: At the output stage, there are both language and motor disabilities. A child with a *language disability* may speak normally when initiating conversation but respond hesitantly in new situations, pause, asks for the question to be repeated, gives a confused answer, or fails to find the right words.

Motor disabilities are of two types: poor coordination of large muscle groups, gross motor disabilities make children clumsy. The most common type of fine motor disability is difficulty in coordinating the muscles needed for writing. Children with this problem write slowly and their handwriting is often illegible. They may also make spelling, grammar and punctuation errors.

(b) Genetic and Perinatal Factors:-

Bakwin (1973) studied reading disability in twins and found a 29% concordance in fraternal twins and an 84% concordance in identical twins.

CHARACTERISTIC BEHAVIOR OF LEARNING DISABLED PEOPLE:

According to Argyle and Davis (1972) all interactions within a culture fall within expected parameters of a scheme or organizations of experience within the extended culture. Johnson and Myklebust,(1967) and Lerner (1971) described the learning disabled deficient ability to process implicit social cues, which when combined with conceptual deficiencies and egocentricity, make role projection, prediction and accommodation exceedingly difficult.

Kronick (1974) has clearly indicated that deficit in temporal concepts is the most common disability in learning disabled children. These deficiencies have affected their judgment about how long to discuss a subject, their prediction capabilities, their comprehension of the stages of a person and life tasks of each stage, and their knowledge of one's past present and subsequent place in time. Similarly linguistic/conceptual deficits can grossly distort comprehension of interactions.

GENERAL MOOD REALM

The General Mood Realm has two scales. Optimism is the ability to maintain a realistically positive attitude, particularly in the face of adversity. Happiness is the ability to feel satisfied with life, to enjoy yourself and others, and to experience zest and enthusiasm in a range of activities.

According to Goleman (1995) “The basic belief that leads to optimism is that setbacks or failures are due to circumstances that we can do something about to change them for the better”, some unchangeable deficits within themselves, or to factors that are permanent and pervasive, they loose hope and stop trying (Goleman 1995; Seligman 1990).

Klassen (2002) reviews the literature on the self-efficacy beliefs of students with learning disabilities. The results from this review suggest that in specific context, in the writing performance of students with specific writing difficulties, in particular, students appear to optimistically miscalibrate their self-efficacy.

Self-efficacy has been defined by Bandura (1997) as “Beliefs in one’s capabilities to organize and execute the courses of action required to produce given attainments”. These perceptions of self-capabilities or self-efficacy have been identified as a key factor affecting thought patterns and performance in a wide variety of tasks. For example, self-efficacy perceptions influence choice of activity, task perseverance, level of effort expended, and ultimately, degree of success achieved. Inaccurate estimates of self-efficacy may develop from faulty task analysis or from a lack of self-knowledge (Bandura & Schunk 1981). In 1989, Bandura stated, “Among the mechanism of personal agency, none is more central or pervasive than people’s belief about their

capabilities to exercise control over events that affect their lives”.

Parallel to the concept of self-efficacy is the concept of learned helplessness which plays a vital role in the appraisal of situations. Researchers like Hersh, Stone & Ford (1996) have found that individuals with learning disability are more likely to exhibit learned helplessness, an attribution associated with a pessimistic explanatory style.

There is growing evidence that emotional states may positively affect the performance and relationship of children with learning disabilities. Bryan et al (1996) reported positive “affective states” that have been found to increase performance on various tasks, such as memory, computation and discrimination tasks. In addition, their research indicated that inducing positive feelings in children facilitated the learning of new information. The authors postulated that “Positive affect results in a more efficient utilization of cognitive material than neutral or negative moods”, and that “positive affect may influence cognitive organization such that cognitive material is more integrated and related. The positive mood induced in the children had demonstrable effects across a 2-week time span, suggesting that the benefits of positive mood on learning and performance are significant.

Heibert et al (1982) suggested that students with learning disabilities (LD) may think negative self-statements before they begin academic tasks such as “I can’t do this”. Their anticipation of failure may lead to reduced effort, decreased ability to concentrate or difficulty applying the skills they do have. As a result, cognitive therapy may be instrumental in addressing the effects of students’ emotions on their school performance and relationships. Specifically, the authors suggested that teachers should systematically build “Positive affect and hopeful expectations, utilizing self-instruction or some

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other procedure for promoting positive affect and hopeful expectations, utilizing self-instruction or some other procedure for promoting positive affect”.

Gerber, Ginsberg & Reiff (1992) identified the characteristics of adults with learning disabilities who were highly successful. After conducting in-depth interviews with highly and moderately successful adults with learning disabilities, these authors concluded that deciding to take control of one’s own life marked a cornerstone among those who achieved success. Specifically, doing this involved having a desire to succeed setting explicit goals, recognizing, accepting and understanding one’s learning disability, and taking action. The action that the successful adults took reflected persistence “Goodness of fit (Matching environment career choices to their strengths)” “Learned creativity (Developing alternate ways of accomplishing tasks surrounded themselves with supportive people)”.

Gross (2002) knowing how to remain optimistic and focused, in the long term, can be considered important in learning. When post secondary educational goals are pursued, a student is naturally raising his/her level of expectations about what he/she can accomplish, academically. Facing the daily experiences of temporary academic disappointment and missed expectations is part of every student’s experience.

Students with specific learning disabilities have by definition, areas in which they do not perform up to their and others’ expectations. When students who have such learning disabilities reach the level of postsecondary education, their vulnerability to feelings of inadequacy is likely to resurface because of the new level of academic demands. These students can be at risk for global feelings of academic inadequacy a logical

finding that has been well documented in research studies

All these researches are in line with the fact that emotional factors can exacerbate a child's learning disability.

The present study was undertaken to explore the relationship of learning disabilities and positive mood in school students.

HYPOTHESIS

Non learning disabled students would have higher mean scores on the variable of general mood as compared to learning disabled students.

METHOD

Sample:

The sample consisted of two groups of 80 learning disabled and 80 non learning disabled students. Their socioeconomic status ranged from the upper middle and upper socioeconomic class. The students have from to the families who could provide remedial education besides basic necessities of life and normal schooling. The ages of the participants of both the groups ranged from 8 to 18 years with a mean age of LDs=12.45, Non LDs=11.6. They were randomly selected from special schools, psychological clinics and normal schools. The non learning disabled group was selected from fifth sixth and seventh graders of normal schools.

MEASURES

Demographic Variable Form: Demographic information regarding their age, birth order, sex, number of siblings, parental occupation, socioeconomic status was obtained through the administration of demographic variable form.

General mood subscale of Bar-On EQ-i-YV: General mood subscale of Bar-On EQ-i-YV was administered in order to assess interpersonal skills of learning and non learning disabled students.

PROCEDURE

A letter from the Director of the Institute of Clinical Psychology, describing the purpose of research was provided to the concerned schools, plus a letter from the researcher to the parents of the participants was also provided with the assurance of confidentiality regarding the identity of the participant and the usefulness of data. The other group of Non LD's was drawn after taking the consent from the principals and the participants.

SCORING AND STATISTICAL ANALYSES

After completion of data collection, all the test protocols were scored according to the instructions given in the manual. The response inventory was scored in such a direction that high scores indicate of higher interpersonal skills. For mean comparison between groups t-test for independent sample was applied.

Operational Definition

1) GENERAL MOOD

An important motivational variable that facilitates the various other factorial components of emotional intelligence General mood consists of two related constructs.

a) Optimism

The ability to look on the brighter side of life and to maintain a positive attitude even in the face of adversity.

b) Happiness

The ability to feel satisfied with one's life, to enjoy oneself and others, and to have fun.

2. LEARNING DISABILITIES:

Learning disabilities means a disorder in one or more of the basic processes involved in understanding spoken or written language. It may show up as a problem in listening, thinking, speaking, reading, writing or spelling or in a person's ability to do mathematics, despite at least, average intelligence. The term does not include children who have learning problems which are primarily the result of visual, hearing or physical handicaps, or emotional disturbance of environmental, cultural, or economic disadvantage.

RESULT

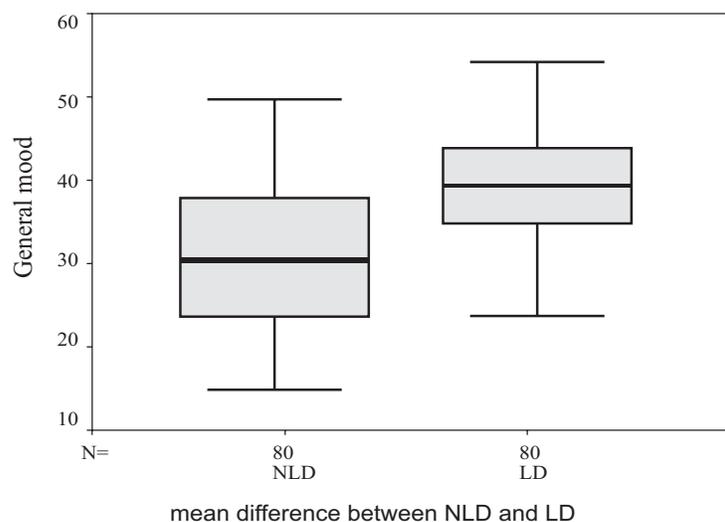
Table No 1

Showing difference in the level of General Mood of Learning and Non Learning Disabled Groups where $t= 6.416$, $df 158$, $p< 0.05$ indicating significant difference between learning and non learning disabled students on the variable of General Mood

Variable	Group	N	Mean	Std Deviation	df	t	Sig	95% Confidence Interval of the Difference
General Mood	NLD	80	30.23	9.097	158	6.416	0.001	Upper
	LD	80	38.64	7.400				lower
								-5.82 -11.00

Showing difference in the level of General Mood of Learning and Non Learning Disabled Groups

Graph. 1



DISCUSSION

The results seem consistent with the hypothesis showing significant difference in the scores of learning and non learning disabled students on the general mood scale (Table No1.Graph No1). The results reflect successful adaptation of learning disabled students despite their liabilities. Garmezy & Masten (1991) have discussed the concept of **resiliency** as a protective factor for learning disabled people. They defined resiliency as a process of, or capacity for the successful adaptation despite challenging and threatening circumstances.

Garmezy (1983) categorized protective factors leading to resiliency as

1. Personal factors
2. Family factors
3. School or community factors

Raskind (1999) and Goldberg in their longitudinal study concluded with the

following factors responsible for the success of learning disabled people. Their results have shown the interdependency of all the planes, namely; personal, family and school.

1. Perseverance and goal setting:-

a) Personal factors:- According to Raskind and Goldberg (1999). A successful learning disabled person sets realistic, concrete, attainable and short term goals. They consider mistakes as an essential part of learning, despite failure they do not give up, they keep perseverating. On personal plane, they realize and accept their weaknesses and do not set goals exceeding their potential, therefore failures do not plunge them into despair, negative mood and low self- esteem. Rather than dwelling on their weaknesses and plunging themselves into negative affect self esteem is boosted up by the fact that they have faith in their strengths.

High self-esteem further leads to have positive affective states which may positively affect the performance and relationships of children with learning disability. Bryan et al (1996) have shown that positive mood induced in the children had demonstrable effects across a two- week time span, suggesting that the benefits of positive mood on learning and performance are significant.

The same holds true for the present sample where learning disabled group holds superiority over their non learning disabled counterparts on the dimension of general mood with mean scores of 38.64 and 30.23 respectively (Table1.graph1). Their high scores are further supported by some other factors that will be discussed on the level of family and school support services.

Heibert et al (1982) have concluded well that teachers can play an instrumental role in promoting positive effect and hopeful expectations, utilizing self-instruction or some other procedure.

2. Presence and use of effective support systems and emotional coping strategies:-

The successful individuals with learning disability who have realistic and attainable goals are often supported and assisted by people who have set realistic goals for them. The people who are around them and helping to guide them also had a sense of realism. Successful kids actively seek support from different planes, namely family and school. Realizing their disability they are willing to accept help when it is offered, they don't simply wait for someone to come to their aid (Raskind and Goldberg, 1999).

b) Support from family:- A cohesive and supportive family structure is a strong protective factor which may have an ameliorating effect on the severity of the child's academic and behavior problem. Tollison, Palmer and Stone (1987) have reported that lower expectations, which are commensurate with the student's academic capabilities, may result in lower anxiety and higher overall student's achievement. Understanding the nature of child's disability, and not generalizing that disability to the whole child.

c) Support from school system:- On the institutional plane, school can play a vital role in supporting the student with special needs. A school with screening psychologist, counselor and remedial program helps the child ameliorate his/her stress levels and provide effective coping with demands of schooling. When a teacher in a class room finds problem with a child despite his average IQ, the child is immediately sent to school psychologist who conducts psychoeducational assessment and after detecting learning

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disability, referrals are made to clinical psychologist who administers a complete battery to identify his strengths and weaknesses. Recommendations are made for concession in spelling if a normal child has to write 15 spellings in 10 minutes, a learning disabled child is allowed to do only 10 spellings in 10 minutes. Concessions like these reduce the work stress of learning disabled child.

To sum up, strong supportive system from the family of student and school provides active solution aid to the child. The learning disabled students of the present sample belonged to the upper socio economic group where literacy rate is high as compared to the rest of the society plus possibility of availing different resources, having facilities; mothers can spare time for collaborating with other professionals dealing with their kids.

This field of research is yet to be explored in order to make any conclusive statement which should explore variables such as working and non working mothers, birth order, middle and lower socioeconomic group as well.

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**INVESTIGATING OCCUPATIONAL STRESS AMONG
MARRIED AND UNMARRIED WORKING WOMEN IN
HYDERABAD CITY**

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ABSTRACT

The present study was designed to determine the comparison in the degree of occupational stress as experienced by married and unmarried working women of Hyderabad city. This study provides valuable information about the stress levels of both groups of respondents. It also discovers the main causes of women's occupational stress. The sample consisted of 180 working women. Among them 90 participants of the study were unmarried working women and 90 were married working women with at least one child, who responded on the occupational stress scale (OSS) (Sohail & Khanum, 2000). It was assumed that married working women would have higher work related stress than unmarried working women. Statistical analysis by computing the t-test revealed a significant difference among the scores of the two groups of women. According to the results of the study, the overall work related stress measured through OSS was obviously greater in married working women as compared to the unmarried working women. These findings confirm the hypothesis of the study. The higher level of occupational stress among married women than unmarried women are explained in terms of traditional trends, demands of society and more roles and responsibilities assigned to them as a mother, wife and homemaker, as compared to unmarried women.

INTRODUCTION

Work gives a sense of identification to an individual within a community it satisfies needs. Creates sense of worth and emotional well being. While the unpredictable working conditions, increasing competition and rapid technological changes at various workplaces have intensified. In such a working environment the mind of employees have to adopt the burden which leads to restlessness and stress. Ali (2008) discussed that jobs and careers are an important part of an individual's life. Alongwith providing a source of income, it helps to fulfill personal aims, build social networks and serve communities. They are also a major source of emotional stress.

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 to different degrees. Asad and Khan (2003) interpreted that job stress is the effect of tension on an employee by the job pressures to fulfill job assignment and to respond to deadlines. Salik and Kamal (2007) mentioned that most people spend a considerable amount of their lives at work. It is a dynamic context, and may conduce to a solid sense of purpose and satisfaction, or to a wide range of negative health outcomes resulting from stressful encounters. Work stress has been described as an incompatibility between the individual and his/her work environment.

There is no doubt that stress at work is an important factor contributing to ill health and leads to societal costs and productivity losses. Job stress and its negative consequences for employees' health and well being are significant problems throughout the industrialized world. Currently, job stress is an

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important area of research. Jex (1998) reported that the topic of occupational stress has generated a tremendous volume of research in a surprisingly short period of time. According to Frese (2000), a research shows 2, 371 entries on job stress for the years 1991-1997.

Recently because of far-reaching changes the employment opportunities for women have increased all over the world that have promoted them to take up employment. Consequently these women employees face the difficulties to balance home and work related issues. It may expose them to stress and other health hazards. Now “Stress of women employees with dual career” has become growing problem of workplaces and discovered as the main cause of disturbances of working women and organizations. According to national surveys in the United States 60% of the working women respondents confirmed that job stress was their number one problem (Reich & Nussbaum, 1994). In fact, occupational stress of women has little research attention. There is a stern need to conduct research in this area. Researchers have conducted to explore whether existing theories of job stress are sufficient to determine the stress of working women (Bell and Lee, 2002; Zalcquett and Wood, 1998). Some research findings confirm that the stress experiences of working women may be attributable to their “token” status in non-traditional jobs (Davidson & Cooper, 1992). Occupational stress may be a problem of particular magnitude for working women, in part because of sex-specific job stressors, i.e., sex discrimination and difficulties in combining work and family (Swanson, 2000). Another key source of job stress arises at the interface between work and family life (Parker and Arthur, 2004). Women still take most of the responsibility for child-care and for household chores (Greenhaus, Collins & Shaw, 2003). Sax and others (2002) reported that the American college students agreed that “The activities of married women are best confined to the home and family” (cited in Myers, 2008). Researcher

Perveen

also shows that working women experience more guilt when they feel they are not meeting role expectations in the family domain (Iwasaki et al., 2004). The working female who still takes on the burden of responsibility at home and for the children may suffer from the inevitable stress associated with trying to be “superwoman” (Nicholson, 1995). Sulsky and Smith (2005) reported that “women may experience certain stressors more often than men e.g., sexual harassment and work/family conflict”. Some qualitative approaches to explore stress in the female only groups at workplaces declared that female managers were more open about the emotional distress because of their juggling work and home responsibilities (Iwasaki, et al., 2004). Galinsky and Bond (1996) found that 80% to 90% of married working women reported primary responsibility for cooking, cleaning, and shopping and that two thirds had primary responsibility for bill paying which creates high burden for them. Hochschild (1997) argued that even when child care or household clearing services were used, working women still had responsibility for their arrangement. Hughes and Galinsky (1994) argued that one’s ability to juggle various roles has its limits, however. When women lack sufficient child care and household help from their spouses and work in psychologically demanding jobs, their health, and well-being may suffer.

In the current advanced age the ratio of women employees is also increasing at the diverse workplaces in Pakistan. Najam and Ghazal (1998) state that “The Pakistani women of today are in dilemma. Females are sent to schools to achieve, which they do and excels her male classmates in academic performance. Subsequently she gets more lucrative job offers. The problem arises when she gets married and has children, her job and family requirements place her in a demanding and stressful situation”. Haque and Sohail (1997) found that marital status in Pakistani culture is significantly related with home and work stress. They also found that all mothers respondents

reported more stress as compared to non mothers.

Actually, in traditional societies like Pakistani society, even today, only women are frequently expected to look after the children, to handle the household responsibilities and to care the elder members of family. In our society working women may be prone to stress because they endure the heavy load of work at home and outside the home. They have to work in two entirely different settings, one is the family environment and other is the workplace environment. These women are supposed to perform various kinds of responsibilities at home as well as at office. In this regard married working women are assigned more roles as mothers and a wives, as compared to unmarried working women. Work related stress among women needs a great deal of research. The author was motivated to carry out the present study due to the lack of researches aimed at exploring and comparing the occupational stress of unmarried and married working women in Sindh, Pakistan. Therefore, it was proposed to test the occupational stress levels of unmarried and married professional women of Hyderabad, Sindh. These two groups of women were analyzed on the dimensions of all the subscales of occupational stress scale (OSS) developed by Sohail and Khanum(2000). Keeping in view the literature focusing the dissimilar experiences of work pressures, societal demands and liabilities of these two groups of professional women. It was hypothesized that overall scores of married working women will be greater than unmarried working woman on occupational stress scale (OSS).

METHOD

Participants:

The total sample of the present study consisted of 180 working women. It was equally divided into two categories, i.e. 90 unmarried working women and 90 married working women with at least one child. The sample was selected through random sampling technique from various work settings of Hyderabad city. All the respondents were highly educated belonging to different prestigious professions (ie. Teachers, Physicians, Bankers, Lawyers and Administrators, etc.) The range of their service period was 5 to 23 years. They were between 29 to 55 years of age. Majority of the selected professional ladies belonged to nuclear family system. All the participants belonged to either upper middle or upper social class.

Measures:

The Urdu version of the occupational stress scale (OSS) developed by Sohail & Khannum (2000) was used in the present study to find out the levels of stress among married & unmarried working women of Hyderabad. It is a Likert type occupational stress scale. This scale is an authentic research instrument to evaluate the job stressors which are frequently observed in Pakistani organizations. OSS has 90 items on ten subscales as described below:

- i. Inter Role Distance (IRD)
- ii. Role Stagnation (RS)
- iii. Role Expectation Conflict (REC)
- iv. Resource Inadequacy (RIN)
- v. Role Overload (RO)
- vi. Role Isolation (RI)

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- vii. Personal Inadequacy (PI)
- viii. Self Role Distance (SRD)
- ix. Role Ambiguity (RA)
- x. Role Erosion (RE)

The Scale has a high test-retest reliability and construct validity. There were 09 items on each subscale. Each item of the scale was rated on a Likert type 5-point scale ranging from 0 to 4. These ranges indicate the extent of stress perceived by the employees at various workplaces. The ‘0’ on the scale indicate “Never”, 1 “Occasionally” 2 “Sometimes” 3 “Frequently” and 4 “Always”.

Procedure:

All the participants of the study were informed individually about the purpose of the investigation and applied the said occupational stress scale (OSS) at their respective workplaces. In addition, the information on demographic variables, such as, age, occupation, education, service experience, marital status, number of children, family system (Nuclear/Joint) and socio economic status were also taken from the respondents.

The obtained scores were statistically analyzed to find out the significance of the differences between the responses of married and unmarried working women on all the subscales of occupational stress scale (OSS).

RESULTS

Table: 1

Means, S.D. and t-test of the responses of unmarried and married working women on Occupational Stress Scale.

SUBSCALES	MARRIED WORKING WOMEN		UNMARRIED WORKING WOMEN		t	P
	Mean	S.D.	Mean	S.D.		
IRD	33.21	6.18	20.15	5.53	10.82	0.001
RS	22.81	4.88	19.10	4.61	2.87	0.01
REC	31.84	5.34	18.38	5.15	9.68	0.001
RIN	25.72	6.37	21.71	6.21	2.71	0.01
RO	32.72	9.46	20.13	8.50	9.88	0.001
RI	20.85	6.40	18.97	6.07	2.61	0.01
PI	11.92	3.18	10.73	3.19	0.74	NS
SRD	13.06	4.13	12.56	3.92	0.92	NS
RA	24.56	5.18	20.92	4.28	2.80	0.01
RE	17.80	6.21	15.82	6.13	2.50	0.01
Over all O.S. Level	157.66	19.84	82.27	13.61	9.57	0.001

DISCUSSION

The present study was aimed at comparing the occupational stress level of married and unmarried working women at various work places in Hyderabad city. According to the results of the study as shown in Table-1, the scores of married working women are higher as compared to unmarried working women on various subscales of OSS, except two subscales, i.e., Personal Inadequate and Self-Role Distance. Whereas, the overall scores of both groups of women reveal the highest difference ($t=9.57, p<0.001$). This is indicative of the fact that married working women of Hyderabad city are facing more occupational stress than unmarried working women. Hence, it verifies / confirms the hypothesis which states that “Overall scores of married working women would be greater than unmarried working women on Occupational Stress Scale”.

It is interesting to note that the low means of the respondents of both groups on PI indicate that they feel themselves as adequate and skilled to perform their specific jobs. Whereas, their low means on the subscale SRD declare that the roles assigned to them at workplaces are not conflicting with their self-concept and personal values. Whereas, the mean values of married working women on the subscales IRD, REC and RO are much dominant as compared to the mean scores of unmarried working women which are shown in Table-1. Higher scores on IRD reveal that married working women have difficulty to combine the demands of their professional life with those of their family lives. Higher scores of married working women on RE indicate their perception and other people’s expectations from them are inconsonant. The greater scores of married working women on RO reveal that they have to perform several roles as employees which make them unable to spend more time for their other personal life roles. Whereas, the married working

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women's higher scores on Resource Inadequacy, Role Ambiguity, Role Erosion, Role Isolation and Role Stagnation indicate their high stress levels because of insufficient resources to achieve job targets; unclear goals, expectations and requirements of their jobs; lack of challenge at job; lack of authority and experience to occupy isolated role from the main stream of organizational life. On the other hand the lesser scores of unmarried working women on all the subscales of OSS point out that they are not feeling much difficulty to balance their work and personal life roles.

The distinction in occupational stress scores between married and unmarried working women is due to their dissimilar life patterns, experiences, obligations, and work/ family pressures. On the basis of the overall lower score of unmarried working women on OSS, it may be suggested that they face less work and home conflict. It means they are more relaxed and enjoy their working and personal lives as compared to married working women. It is also true that sometimes unmarried working women may face stressful situations at their specific workplaces, but they do not find themselves compelled to perform such type of multiform roles in their lives as married women do. It is the actual cause of the difference between the stress levels of married and unmarried working women, as exposed during the present study.

However, IRD, REC and RO were declared as highly dominant sources of Occupational stress in married working women as per their maximum scores on these dimensions. Such high level of Occupational stress among married working women is due to the fact that married working women occupy multiple roles as mother, spouse, homemaker, and worker which are inconsistent and create conflicting situations. Consequently married professional women experience more stress than single professional women.

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The results of the present study are supported by a considerable amount of earlier research evidences. For example, Freudenberger (1992) investigated those women who have to combine a professional role with that of family, experience more stress. Bardwick (1972) argues that the combination of two roles and the effort to fulfill all the responsibilities of house, motherhood and job seems more likely to put the working women under pressure. Munaf and Ahmed (1999) reported that although Pakistani working women do fulfill their dual responsibilities however have some difficulty in managing stress.

According to Hitt et al. (2006) women report more stressors resulting from work-family conflict. Because, women traditionally take on more roles related to the care of family and home, they are more likely to experience work overload and role conflict.

In fact, contemporary Pakistani Sindhi society is in transition. As yet the working women phenomenon is connected with old patterns of our cultural traditions. Our society still demands the traditional roles of women as homemaker. Obviously, married working women have overflowing list of various liabilities. They have to consider their professional achievements, household responsibilities, marital adjustment, child caring issues and family relationships. Such type of constant fight for survival, recognition and goal achievements in the expanding global village entail various problems. Thus, combing career and family roles by women raise peculiar issues at workplace and home. It may be the major cause of discrepancy between the achievement of career goals and family obligations creating occupational stress in married working women. There arguments are supported by Najam and Ghazal (1998) describing that women are taking on their newly acquired status as professionals but at the same time they are continuing with their roles as housewives and caretakers as well.

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In summary, the diverse workplaces of the current advanced age are increasingly populated with women, even married women with children. Obviously, these married working women are more liable to fulfill all commitments equally at home and at workplace, as compared to unmarried working women. The potential for work/family conflict and stress increases as most of the professional women struggle with the demands of balancing their paid work and domestic liabilities. It is really the most difficult task for married working women to integrate their multiform obligations of career, household, spouse and children. Evidently, the consequence of women's feelings of incompatibility to deal with these demands is the occurrence of high level of occupational stress, as proved by the findings of the present study. These findings are in accord with some earlier researches conducted on women's occupational stress (e.g., Biernat and Wortman, 1991; Zedeck, 1992; Najam and Yusaf, 1994; Maynard, 1994, Raber, 1994). Aryee and Luk, 1996; Barling and Sorenson, 1997; Cohen et al., 1997; Brown and Campbell, 1998; Webster and Bergman, 1999; Kossek and Ozeki, 1998; Kodz, et al., 2002; Greehaus, et al., 2003; Iwasaki, et al., 2004;.

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**PERSONALITY TYPE, GENDER AND AGE DIFFERENCE:
A STUDY OF CUSTOMERS' BRAND LOYALTY**

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ABSTRACT

The purpose of the research is to study the role of Personality Types, Gender and Age difference in Customers' Brand Loyalty. It was hypothesized that 1) There would be difference in brand loyalty of customers with Type "A", "B" and "AB" Personalities, 2) There would be gender difference in customers brand loyalty and, 3) There would be difference in brand loyalty of customers with age groups 19-21 years and 22-24 years. Sample of the present research consisted of 54 male and 54 female customers. Their Age range was from 19-24 years. Their minimum educational qualification was graduation and all belonged to middle and upper middle socio economic class. All the respondents were individually approached and they were requested to fill the demographic data sheet, which was followed by Anjum -Khalique Type A Scale (AKTAS, Anjum & Khalique, 1991), along with the Illustrative Measures of Brand Loyalty (Sheth, Mittal, & Newman, 1999a). Analysis of Variance was applied

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to determine difference in brand loyalty among customers with Type “A”, “B” and “AB” Personalities, t-test was applied in order to find out difference in brand loyalty between Type “A” and “B”, Type “A” and “AB” and between Type “B” and “AB” Personalities. Further difference was also calculated with reference to gender and age range. Results indicated that there is a significant difference in consumer’s brand loyalty with reference to Personality Types (N=108, $df=2 \& 105$, $F=3.561$, $p<.05$). Although insignificant difference of brand loyalty was found between Personality Type A and B (N=36, $t=1.88$, $df=34$, $p>.05$) and between Personality Type A and AB (N=91, $t=0.132$, $df=89$, $p>.05$). However significant difference was noted between Personality Type B and AB (N=89, $t=-2.725$, $df=87$, $p<.01$). Likewise there was significant difference between consumers with age group from 19-21 years and 22 - 24 years (N=108, $t=2.83$, $df=106$, $p<.01$). Consumers of age group 19-21 years were found to be more brand loyal ($X=19.02$) than consumers of age group 22- 24 years ($X= 17.02$). Furthermore insignificant difference of brand loyalty was found between male and female customers (N=108, $t=0.101$, $df=106$, $p>.05$). Overall results indicate that personality and age are two important predictors of customer’s brand loyalty where as gender is an insignificant factor. Nevertheless we can’t negate the influence of other situational factors that are also responsible for it. Limitations of the study and avenues for future research have also been suggested.

INTRODUCTION

Personality is conceptualized by many theorists as the pattern of behavior exhibited by an individual. Attributes, traits, and mannerisms distinguish one individual from another. We often characterize people by the personality traits they display, for example dominance, aggressiveness, friendliness, sociability, dependent and achievement-oriented etc.

With reference to the consumer behavior, personality is an important factor because the trait people possess affect the way consumers behave and prefer products, (Gilbert & Churchill, 1999). Results of the study by Ismail, Munaf and Rehman (2004) show a significance difference in the level of achievement, aggression and dominance between consumers with low and high tendency to conform while shopping.

Personality of consumers can be classified into three broad categories on the basis of Personality Types. These are Type “A”, Type “B” and Type “AB” Personalities.

Personality traits like workaholics, ambitiousness, aggressiveness, competitiveness, drive, impatience, need for control and unrealistic sense of urgency are conceptualized as features of Type “A” Personality.

Friedman and Rosenman (1974) define the Type A personality as “An action-emotion complex that can be observed in any person who is aggressively involved in a chronic, incessant struggle to achieve more and more in less and less time, and if required to do so, against the opposing efforts of other things or other persons.”

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People characterized by moderate ambitiousness and drive, accommodating attitude, cooperativeness, in general, an easy going approach to life are conceptualized as Type “B” Personality.

It is also possible to have a mix characteristics of Type A and B personalities, which is classified as Type AB personality, (www.sedona.com).

The empirical evidence of personality to predict consumption behavior is weak however personality remains a variable dear to the marketing researchers. They try to remain in touch with the information of the impact of personality upon product purchase and brand loyalty.

Brand loyalty is a concept that emerged from the discipline of marketing. It refers to a consumer's commitment to repurchase product of same brand and its faithfulness can be demonstrated by repeated buying of brand in face of competition by other branded substitutes. This behavior may be labeled as behavioral brand loyalty, whereas customer’s favorable attitude for a brand is known as attitudinal brand loyalty. According to Sheth, Mittal, & Newman (1999b), customers loyalty is a customers’ commitment to a brand or a supplier, based on a strong favorable attitude and manifested in consistent repatronage.

Day(nd) defined brand loyalty as “Consisting of repeated purchases prompted by a strong internal disposition” while according to Jacoby (nd) “Brand loyalty is the biased behavioral response expressed over time by some decision making unit with respect to one or more alternative brands out of a set of such brands and is a function of psychological processes.”

Research indicates that consumers tend to perceive the shopping and

consumption activities associated with products as personally relevant (Zaichkowsky, 1985). In our daily life we involve in many situation that tend to activate different aspects of our personality. Many consumer products acquire brand personality. For example they view different products and brands by different personality characteristics which are present or not present in them and try to purchase product with similar personality characteristics as present in them (Hawkins, Best, Coney, & Koch, 2001). As reported by Kim, Han and Park (2001) brand characteristics tend to determine brand loyalty. The results of their study indicated that there are positive relationships between attractiveness, distinctiveness, and self-expressive value of brand personality. These relationships had effect on consumers' identification with a brand. This identification had an indirect effect on brand loyalty.

Other factors related to repurchase behavior can depend on consumer demographic characteristics such as age or education (Mittal & Kamakura, 2001). The average loyalty across products to be 88% for women and 86 % for men (Satish and Sri, 2004). Similarly Mahmood (nd) found age, education level and gender having significant impact on brand loyalty.

Hence the objective of this research is to compare customers brand loyalty with reference to personality types, gender and age. Results of the research would help to understand impact of Pakistani customers Personality Types, gender and age upon their brand loyalty. It will fill the gap in our knowledge about consumer behavior and also help Psychologist and Marketers in understanding their behavior.

Hypotheses:

- 1) There would be difference in brand loyalty of customers with Type “A”, “B” and “AB” personalities.
- 2) There would be gender difference in customers’ brand loyalty.
- 3) There would be difference in brand loyalty of customers with age groups 19-21 years and 22 - 24 years.

METHOD

Sample:

A sample of 108 customers, 54 males and 54 females were taken on the basis of convenient sampling technique from different universities of Karachi, Pakistan. Their age range was from 19-24 years. They were divided into two groups according to their age, early adulthood (19 to 21 years) and middle adulthood (22 to 24 years). Their minimum educational qualification was graduation and all belonged to middle- middle and upper-middle socio economic class.

Materials:

1. Demographic Data Sheet:

It included information related to consumers’ gender, age, academic qualification, socio economic status and use of brand in purchase of soap/shampoo for taking bath.

2. Anjum Khalique Type A Scale (AKTAS, Anjum & Khalique, 1991):

It consists of twelve pairs of items. People are requested to read them carefully and circle any one statement in each pair. The maximum score is 12. low Type A score = 1-4, Average Type A score = 5-8 and high Type A score =9-12. which may also be described as high, average and low Type B Personality respectively.

3. Illustrative Measures of Brand Loyalty (Sheth, Mittal, & Newman, 1999a):

It consists of five statements related to particular brand of product customers like or prefer to purchase, which can be marked on a five point rating scale from strongly disagree to strongly agree. The first two statements capture attitudinal bias toward the brand; the next two statements reflect consistent behavior and the last statement taps commitment.

Procedure:

Participants were approached in their educational institutions. They were requested to voluntarily participate as sample and informed that administration of questionnaire and scale will take not more than ten minutes. Moreover all information gathered will be kept confidential. After taking consent demographic data sheet was filled up, which was followed by Anjum-Khalique Type A Scale and Illustrative Measures of Brand Loyalty .After collection of data customers were divided into three groups on the basis of their scores on AKTAS. High score of Type A (9-12) was taken as score of Type A Personality, Low score of Type A (1-4) was taken as a score of Type B Personality and Average score of Type A (5-8) was taken as a score of

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Type AB Personality as it is believed to have mix characteristics of Type A and B personalities. Then their scores on Illustrative Measures of Brand Loyalty were calculated. Analysis Of Variance (ANOVA) was applied to determine the difference in customers' brand loyalty having Type A, Type B and Type AB Personalities. t-test was applied in order to find out mean difference in brand loyalty of Type A and B, Type A and AB and Type B and AB personalities. Further gender and age difference in brand loyalty was also established through t-test.

RESULTS

Table: 1

**ANOVA showing difference among Brand Loyalty
of Customers having Personality Type A, B and AB**

	Sum of Squares	df	Mean Square	F	Sig.
BetweenGroups	97.436	2	48.718	3.561	.032
Within Groups	1436.527	105	13.681		p<.05
Total	1533.963	107			

Table: 2

**t-test showing difference between Brand Loyalty Means
of Customers having Type A and B Personalities**

Personality Type	N	Mean	t	df	Sig.(2- Tailed)
A	19	18.53	1.88	34	0.068
B	17	15.82			P>.05

Table: 3

**t-test showing difference between Brand Loyalty Means
of Customers having Type A and AB Personalities**

Personality Type	N	Mean	t	df	Sig.(2- Tailed)
A	19	18.53	0.132	89	0.895
AB	72	18.40			p>0.05

Table: 4

**t-test showing difference between Brand Loyalty Means
of Customers having Type B and AB Personalities**

Personality Type	N	Mean \bar{X}	t	df	Sig.(2- Tailed)
B	17	15.82	-2.72	87	0.008
AB	72	18.40			P<0.01

Table: 5

**t-test showing difference between Brand Loyalty means
of Female and Male Customers**

Gender	N	Mean \bar{X}	t	df	Sig.(2- Tailed)
Females	54	18.06	0.101	106	0.92
Males	54	17.98			p>0.05

Table: 6

**t-test showing difference between Brand Loyalty Means
of Customers of age range 19-21 and 22-24 years**

Age Range	N	Mean \bar{X}	t	df	Sig.(2- Tailed)
19-21	54	19.02	2.83	106	0.006
22-24	54	17.02			p<0.01

DISCUSSION

Present study aimed to determine difference in the brand loyalty of customers with different personality Types (Type A, Type B and AB), gender and age. It is clear from Table 1. that there is a significant difference in consumer's brand loyalty with reference to Personality Types (N=108, $df=2\&105$, $F=3.561$, $p<0.05$). Hence our first hypothesis that "There would be difference in brand loyalty of customers with Type "A", "B" and "AB" personalities." was proved, which indicates that personality traits determine extent of brand loyalty. However when detailed analysis was made through t-test for comparing brand loyalty of Personality Type A and B, Personality Type A and AB and Personality Type B and AB, then insignificant difference of brand loyalty was noted between Personality Type A and B (N=36, $t=1.88$, $df=34$, $p>.05$) and between Personality Type A and AB (N=91, $t=.132$, $df=89$, $p>.05$). This makes it clear that brand loyalty of customers with Type A and B as well as Type A and AB are alike, however significant difference between Personality Type B and AB (N=89, $t=-2.725$, $df=87$, $p<.01$), clarify that customers with Type AB personality are more brand loyal ($\bar{X}=18.40$) than customers with Type B personality ($\bar{X}=15.82$). Our results are similar to that of Ismail, Munaf and Rehman (2004) who found difference in the level of achievement, aggression and dominance between consumers. Contrary to it Sheth, Mittal & Newman (1999c) and Cunningham (1956) found that loyalty varies across product categories rather than being customer specific. Further Sheth et al (1999c) elucidate that personality measures do not explain (or even predict) purchasing behavior.

Table 5, shows insignificant difference of brand loyalty between genders (N=108, $t=.101$, $df=106$, $p>.05$). This disproved our second hypothesis that, "There would be gender difference in customers brand loyalty". Results

pinpoint that there is no difference in brand loyalty between male and female customers. It seems that apart from gender other factors also play important role in determining brand loyalty. Hence men and women appear to show brand loyalty in a similar way and gender difference is minimized.

Table 6 also shows significant difference between consumers with age group from 19-21 years and 22 - 24 years ($N=108$, $t=2.83$, $df=106$, $p<.01$). Consumers of age group 19-21 years were found to be more brand loyal ($\bar{X}=19.02$) than consumers of age group 22-24 years ($\bar{X}= 17.02$). Thus proving our third hypothesis that “There would be difference in brand loyalty of customers with age groups 19-21 years and 22-24 years.” Similar finding was reported by Mahmood (nd) who found age having significant impact on brand loyalty. The reasons for early adult consumers more brand loyal than middle adult consumers may be because young people purchase things for different reasons than people older to them. They may come under pressure of family who is usually responsible for decision making. Hence there is a possibility that early adults are more prone to be affected by situational influence as compare to customers of middle adulthood, therefore early adulthood customers exhibit high level of brand loyalty.

To summarize we can say that personality and age do play significant role in determining brand loyalty of customers, while gender is insignificantly related to brand loyalty. Therefore it is reasonable to conclude that consumer’s brand loyalty depends not on one or two variables only but it is more influenced by combination of innumerable factors eg. needs, motives, family pressure, social class, culture values, religion, psychological factors and various situational variables which determine extent of brand loyalty. Results of the research are highly important not only for the marketers and psychologists but also for those belonging to different professions dealing with understanding of human behavior.

Limitation of the Study and Avenues for Future Research:

- 1) Sample was taken from educational institutions of Karachi only. Hence sample of consumers from different cities and those involved in different occupations were not taken as samples. Therefore generalization cannot be made for entire customer population of Pakistan. It would be more appropriate that future researcher may take larger sample from different cities and those involved in different profession in Pakistan.
- 2) Cross sectional study would help marketers and psychologists to understand customer's behavior with high degree of reliability.
- 3) Future studies also need to explore the role of different factors among early adults that motivate them to be more brands loyal than middle adults.
- 4) Present study focused only on brand loyalty of soap and shampoo as a product. Variety of products can be taken in advance study in order to understand brand loyalty related to different product categories.

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