A Comparative Study of Occupational Stress, Coping Style, Self-Efficacy and Life Satisfaction Among Public and Private Sector Employees

Aishi Basak
Student, Calcutta University

Abstract
The present study intended to compare occupational stress, coping style, self efficacy, life satisfaction among Public and private sector and to study the interrelationship among these variables for each sectors. This sample consisted of 100 individuals, 50 public sector employees and 50 private sector employees between the age group 35-50 years. A detailed information schedule, a occupational stress index scale by Srivastava and Singh(1984), Brief-Cope Questionnaire by Carver, C.S(1997), General self efficacy scale by Schwarzer, R et al(1995), Satisfaction with life scale by Diener, E, Emmons et al(1985) were administered on the subjects individually. Data were quantitatively analyzed by doing Independent t-test and Pearson’s Product moment correlation. The result signifies that there is significant difference between the two employee groups in terms of occupational stress, self efficacy and life satisfaction and in case of coping styles, the two groups only differ in terms of avoidance coping style. For public sector employees, significant positive relationship between Strenuous working conditions with venting, religion and self blame and total Emotion focused coping score, Role overload and humor, underparticipation,low status with that of religion and self distraction, Active coping and life satisfaction, behavioral disengagement and self efficacy, self efficacy and life satisfaction. significant negative relationship between Intrinsic impoverishment and venting, Underparticipation and behavioral disengagement, self distraction and life satisfaction, Total avoidance coping score and life satisfaction and no correlation has been found between Occupational stress and Problem focused coping, occupational stress with that of self efficacy and life satisfaction has been found. For Private sector employees, Significant positive relationship between Role ambiguity and informational support, low status with positive reframing and venting, peer group relations and denial, Role ambiguity and total avoidance coping score, Powerlessness and self efficacy, total occupational stress score and self efficacy, Significant negative relationship between Role ambiguity, powerlessness, intrinsic impoverishment with that of Planning, Role ambiguity and acceptance, Under participation with self distraction and total avoidance coping score, strenuous working conditions and behavioral disengagement, Powerlessness and total avoidance coping score, acceptance coping and life satisfaction. No correlation between coping styles and self efficacy and self efficacy and life satisfaction has been found.

Keywords: Public Sector, Private Sector, Occupational Stress, Coping, Self Efficacy, Life Satisfaction
INTRODUCTION
India is one of the largest, if not the largest economy in the world. It is predicted to be the second largest economy in the world by 2050. But what contributes to Indian economy is its different sectors. There are three sectors in the Indian economy, they are; primary economy which are Agriculture related, secondary economy which are Industry related and tertiary economy which are service related. In terms of operations, the Indian economy is divided into organized and unorganized. While for ownership, it is divided into the public sector and the private sector. Public sector and private sector are two important pillars of Indian economy.

Public sector-
It is the portion of the economy composed of all levels of government and government-controlled enterprises. Public sectors includes the public goods and governmental services such the military, law-enforcement, infrastructure, public transit, public education, along with health care and those working for the government itself, such as elected officials. The public sector might provide services that can benefit all of society rather than just the individual who uses the service. Public enterprises, or state-owned enterprises, are self-financing commercial enterprises that are under public ownership which provide various private goods and services for sale and usually operate on a commercial basis.

Organization-
The organization of the public sector can take several forms, including:
- Direct administration funded through taxation; the delivering organization generally has no specific requirement to
meet commercial success criteria, and production decisions are determined by government.

- State-owned enterprises; which differ from direct administration in that they have greater management autonomy and operate according to commercial criteria, and production decisions are not generally taken by agovernment (although goals may be set for them by the government).
- Levels of Public sector are organized at three levels: Federal or National, Regional (State or Provincial), and Local (Municipal or County).
- Partial outsourcing (of the scale many businesses do, e.g. for IT services) is considered a public sector model.

**A borderline form is as follows:**

- Complete outsourcing or contracting out, with a privately owned corporation delivering the entire service on behalf of the government. This may be considered a mixture of private sector operations with public ownership of assets, although in some forms the private sector's control and/or risk is so great that the service may no longer be considered part of the public sector (Barlow et al., 2010). (See the United Kingdom's Private Finance Initiative.)
- Public employee unions represent workers. Since contract negotiations for these workers are dependent on the size of government budgets, this is the one segment of the labor movement that can actually contribute directly to the people with ultimate responsibility for its livelihood. While their giving pattern matches that of other unions, public sector unions also concentrate contributions on members of Congress from both parties whose on committees that deal with federal budgets and agencies.

**Private Sector-**

The private sector is the segment of a national economy that is owned, controlled, and managed by private individuals or enterprises for profit and is not state controlled. The private sector has a goal of making money and employs more workers than the public sector. A private sector organization is created by forming a new enterprise or privatizing a public sector organization. A large private sector corporation may be privately or publicly traded. Businesses in the private sector drive down prices for goods and services while competing for consumers' money; in theory, customers do not want to pay more for something when they can buy the same item elsewhere at a lower cost.

In most free economies, the private sector makes up a big portion of the economy, as opposed to nations that have more state control over their economies, which have a larger public sector. For example, the United States has a strong private sector because it has a free economy, while China, where the state controls many of its corporations, has a larger public sector.

**Key characteristics-**

- The private sector consists of all privately owned, for-profit businesses in the economy.
- The private sector tends to make up a larger share of the economy in free market, capitalist based societies.
- Private sector businesses can also collaborate with government run agencies in arrangements called public-private partnerships.
Types of Private Sector Businesses

The private sector is a very diverse sector and makes up a big part of many economies. It is based on many different individuals, partnerships, and groups. The entities that form the private sector include:

- Sole proprietorships
- Partnerships
- Small and mid-sized businesses
- Large corporations and multinationals
- Professional and trade associations
- Trade unions

Even though the state may control the private sector, the government does legally regulate it. Any business or corporate entity operating in that country must operate under the laws.

Private and Public Sector Differences

The private sector employs workers through individual business owners, corporations or other non-government agencies. Jobs include those in manufacturing, financial services, professions, hospitality, or other non-government positions. Workers are paid with part of the company’s profits. Private sector workers tend to have more pay increases, more career choices, greater opportunities for promotions, less job security, and less comprehensive benefit plans than public sector workers. Working in a more competitive marketplace often means longer hours in a more demanding environment than working for the government.

Whereas, the public sector employs workers through the federal, state or local government. Typical civil service jobs are in healthcare, teaching, emergency services, armed forces, and various regulatory and administrative agencies.

Workers are paid through a portion of the government’s tax dollars. Public sector workers tend to have more comprehensive benefit plans and more job security than private sector workers; once a probationary period concludes, many government positions become permanent appointments. Moving among public sector positions while retaining the same benefits, holiday entitlements, and sick pay is relatively easy while receiving pay increases and promotions is difficult. Working with a public agency provides a more stable work environment free of market pressures, unlike working in the private sector.

The Bureau of Labor Statistics tracks and reports both private and public employment for the United States.

Private and Public Sector Partnerships

The private and public sectors sometimes work together while promoting common interests. Private sector businesses leverage governmental assets and resources while developing, financing, owning and operating public facilities or services. For example, a private company might pay a state a one-time fee to operate a specific length of freeway for a set time in exchange for revenue from tolls.

Public and private sector employees:

Public sector employee - Public sector employee means a person whose emoluments are paid, funded or partly funded directly or indirectly by state.

Private sector employee - It means any employee other than public officer, an employee of a local authority or an employee of public corporation.

Number of public and private sector employees in India-
In 2011/12 there were 17.61 million (1 crore 76 lakhs) government employees in India.[1]

In 2014, India’s labour force size was 496 million.[2]

So, about 3.55% of the work force worked for government in 2014 (17.61/496).

It is also interesting to see the percentage of formal private sector jobs (alsocalled organised sector) -

Formal sector is defined as enterprises employing more than 10 workers. These firms come under the purview of labour laws, register for paying tax, their employee pay and benefits tend to be better and the employees get a written job contract (hence more job security)

In 2011/12 there were 11.45 million (1 crore 14 lakh) formal private sector jobs.
So, 2.3% of the work force are in formal private sector.

Hence, the size of the formal sector, based on RBI data till 2012, is about 6%(government + private sector). And, now it is increasing. In the long term, the India employment in public and organized private sectors is projected to trend around 32200.00 Thousand in 2021(econometric model of trading economics), So it is a huge population of employees.

**Importance of employees in Organizations** -

✓ Employees are the valuable assets of any organization, whether it is public or private. Employers need to understand that a content and motivated employee has a higher probability of making significant contributions to the organization. It may result in new orders that are won for the organization or even new ideas for the amendment of the product.

✓ A research depicts that the average attrition rate in India is as high as 25%, as the employers fail to meet the expectations of the employee. On the other hand, another report states that the average attrition rate of employees in the Telecom, BFSI, aviation and financial services is about 31% and is tremendously higher in the IT/ITES sector.

✓ Unfortunately remuneration and designation set by the payroll systems of an organization, are the chief factors determining the longevity of an employee in an organization. Paucity in opportunities is one of the factors that lead to attrition of the employees. Also, the employee’s relationship with their supervisor plays a key role. Prejudicing and suppressing the growth of an individual leads the employee to search for an alternative.

✓ A survey suggests that employees with experience of less than five years have the highest attrition rate at 39 per cent while the rate is at 27 per cent for employees with 5-10 years of experience and 22 per cent for 10-15 years.

✓ An organization, ‘Gall up’, surveyed over a million employees and published the conclusions in the book ‘First break all the rules’. It ingeniously emerged with astonishing discoveries such as, “If you’re losing competent people, look at their supervisors. The primary factor that holds an employee within an organization is the supervisor. People abandon managers and not the organizations”, state the authors, Marcus Buckingham and Curt Coffman.

✓ Jack Welch, former CEO of General Electric stated in one of his articles that “Any company trying to
compete with competitors should figure out a way to engage the mind of every employee”.

✓ Divergence between the nature of the job and the posting is controversial in most of the organizations. Organizations often treat an employee as a gofer and fail to feed the competence within the employee, which strongly needs to be condemned. This is primarily because employers think of employees as machinery parts that can be used as required depending on the requirement. As a result, the employee’s attitude towards work suffers which in turn affects the productivity of the organization.

✓ Redundancy is one of the major epidemics rapidly emerging across the country. Employers hire instantly, and at the same employees are sacked at the same rapid rate. During times of economic crisis, money minded entrepreneurs apply purely arithmetic logic regarding the pay scale of the veterans and come to a conclusion to hire multiple amateurs that equals the CTC (cost to company) of a veteran. As a result, the organization fails to gain the trust of the employees which paves the way for job insecurity while also losing out on invaluable experience.

✓ Employers should comprehend the trick of getting the job done. The quality of work relies on how well the supervisor can get the job done by the employees. The quality of work that is obtained from an employee patted by the supervisor at the right time is better than an employee who is nagged with respect to delivery time by the supervisor. Actuation of the employee, recognitions at the right moment for the right task, respecting one’s self esteem and non-ego bruises complement the quality of work which in turn increases the productivity of the organization and more chiefly retains the employee within the organization for a longer run.

✓ The employer should understand that the relationship between the external customers and internal customers is symbiotic. Without one, they wouldn't have the other. Henceforth the mantra for success for the employer is to “Take care of your employees who will in turn take care of your business”.

Occupational stress it’s causes its negative effect upon employees-
As employees are a valuable asset of any organizations, good occupational health is necessary. But in India, very unfortunately, there is less emphasis on occupational health. Studies show that, Indian professionals suffer from higher stress levels than most workers globally. A majority of Indian professionals experience stress at work on at least a weekly basis, according to a new data from ADP. According to the report, seven in 10 Indian workers (70 per cent) said they were experiencing stress at least once during week on a regular basis.

Occupational stress refers to the ongoing or progressing stress an employee experiences due to the responsibilities, conditions, environment or other pressures in the workplace.

Major causes of occupational stress-
While the sources of occupational stress can vary from person to person, it’s important to know that employees of all organizations—regardless of how big or how small they may be—can be affected by occupational stress. Some major examples of occupational stressors include:

• Strict policies and protocols implemented by the organization
• Restricted possibilities for professional and personal self-growth
• Conflicts among individuals in a department or between organizational groups
• Workforce micromanagement and mismanagement
• Lack of support from human resource departments
• Personal, situational, or professional issues
• Bullying, belittling, and discriminating
• Poor time management
• Little to no occupational guidance or direction
• Being overworked
• Performance expectations that far surpass an employee’s training and abilities
• Regular threats of termination
• Loss of wages, pay cuts, and benefits

No matter what the cause may be, the effects of occupational stress can be monumentally damaging to the overall well-being and productivity of the employee. Not only can occupational stress cause accelerated aging and other personal issues, but it can also greatly hamper an employee’s motivation, inspiration, and dedication to their work.

The occupational stress scale
Bristol Stress and Health at Work conducted a thorough study that helped determine the scale and severity of occupational stress across a broad and random population of employees. This study also highlighted what occupational stress is and how it affects individuals more than general life stress, and how occupational stress affected performance and efficiency. In addition to finding that 20% of participants suffer from high or extremely high levels of occupational stress due to stressful working conditions, the study also emphasized that this excessive stress had a negative effect on physical and mental health, as well as physiology and mental performance.

As exemplified by this occupational stress scale, workplace conditions can have a great impact on the overall well-being and productivity of employees. HR departments can develop their own occupational stress scale to survey the effects of these pressures in their own organizations. By determining if, when, and how employees are being affected by workplace stressors, HR departments can take the necessary steps and changes to improve occupational stress management tactics, workplace conditions, and employee wellbeing.

Occupational health stress at work
When it comes to understanding what work-related stress is, it’s critical to first be able to identify the signs of stress in the workplace. The most common symptoms of occupational stress include:

• Lacking the motivation to complete basic job requirements
• Missing deadlines
• Frequent feelings of general stress, chaos, and confusion
• Feelings of inferiority to coworkers
• Anxiety and abnormally high blood pressure
• Noticeable changes in diet
• Increased sleeplessness and irritability
• Abnormal feelings of depression, hopelessness, helplessness, dejection, and failure
• Excessive perspiration and heart palpitations
• Inability to perform or communicate in a productive manner
• Feelings of excessive burnout
High levels of occupational stress have been linked to an increased risk of physical injuries, cardiovascular disease, high blood pressure, depression and occupational stress is positively associated with workplace accidents, absenteeism, employee turnover intentions. So occupational stress is a strong enemy for employee and workplace improvement and cause degradation in employee’s performance and it negatively affects organization and in directly or indirectly, cause degradation in Economy of a country.

**Coping with Occupational stress**

Coping is defined as “constantly changing cognitive and behavioural efforts to manage specific external and internal demands that are appraised as taxing or exceeding the resources of the person” (Lazarus & Folkman, 1984)

There are mainly three types of coping mainly used by employees-

**Problem focussed coping:** This is the coping strategy for dealing directly with a stressor in which the person either reduces the stressor's demand or increase his/her resources for meeting its demands.

**Emotion-focused coping:** This is a type of stress management that attempts to reduce negative emotional responses that occur due to exposure to stressors.

Negative emotions such as fear, anxiety, aggression, depression etc.

**Avoidant coping:** This involves a type of stress management by trying to avoid the situation.

Some strategies are taken or to be taken by employees and organizations to help employees to cope with occupational stress.

**Individual Strategies**

There are many things people can do to help eliminate the level of experienced stress or, at the very least, to help cope with continuing high stress by following these strategies-

**Developing Self-Awareness.** Individuals can increase awareness of how they behave on the job. They can learn to know their own limits and recognize signs of potential trouble. Employees should know when to withdraw from a situation (known to some as a “mental health day” instead of absenteeism) and when to seek help from others on the job in an attempt to relieve the situation.

**Developing Outside Interests.** In addition, individuals can develop outside interests to take their minds off work. This solution is particularly important for Type A people, whose physical health depends on toning down their drive for success. Employees can ensure that they get regular physical exercise to relieve pent-up stress. Many companies sponsor athletic activities, and some have built athletic facilities on company premises to encourage employee activity.

**Leaving the Organization.** Sometimes an employee may be unable to improve her situation and, as a result, may find it necessary (i.e., healthful) simply to leave the organization and find alternative employment. Although this is clearly a difficult decision to make, there are times when turnover is the only answer.

**Finding a Personal or Unique Solution.** Another means individuals can use to cope with stress is through a variety of personal or unique solutions. For instance, here is how one manager described his reaction to a stressful situation: “If someone finally bugs me, I politely hang up the phone and then pound the hell out of my typewriter, saying all the things on paper I wanted to say to that person on the phone. It works every time. Then, I rip up the paper and throw it into the trash can.” If an employee cannot leave a stressful situation, this may be a good temporary way out of it.
Physical Exercise. Because part of the cause of the fatigue resulting from stress is the body’s physical reaction, exercise can be an effective means of enabling the body to more effectively deal with the physical components of stress. Regular exercise can be an important and effective individual strategy.

Cognitive Perspective. Finally, because stress is in part a function of how events are perceived and interpreted, controlling one’s cognitive perspective of events can also be an effective strategy. Although one would not want to go so far as framing a truck speeding toward you as an opportunity rather than a threat, positively framing situations as well as distinguishing factors that are within as well as outside your control and influence can be effective means of reducing stress.

Organizational Strategies-
Because managers usually have more control over the working environment than do subordinates, it seems only natural that they have more opportunity to contribute to a reduction of work-related stress. Among their activities, managers may include these nine strategies.

1. Personnel Selection and Placement.- First, managers can pay more attention in the selection and placement process to the fit between job applicants, the job, and the work environment. Current selection and placement procedures are devoted almost exclusively to preventing qualitative role overload by ensuring that people have the required education, ability, experience, and training for the job. Managers could extend these selection criteria to include a consideration of the extent to which job applicants have a tolerance for ambiguity and can handle role conflict. In other words, managers could be alert in the job interview and subsequent placement process to potential stress-related problems and the ability of the applicant to deal successfully with them.

2. Skills Training.- Second, stress can be reduced in some cases through better job-related skills training procedures, where employees are taught how to do their jobs more effectively with less stress and strain. For instance, an employee might be taught how to reduce overload by taking shortcuts or by using new or expanded skills. These techniques would only be successful, however, if management did not follow this increased effectiveness by raising work quotas. Along with this could go greater effort by managers to specify and clarify job duties to reduce ambiguity and conflict. Employees could also be trained in human relations skills in order to improve their interpersonal abilities so that they might encounter less interpersonal and intergroup conflict.

3. Job Redesign.- Third, managers can change certain aspects of jobs or the ways people perform these jobs. Much has been written about the benefits of job redesign. Enriching a job may lead to improved task significance, autonomy, responsibility, and feedback. For many people, these jobs will present a welcome challenge, which will improve the job-person fit and reduce experienced stress. It should be noted, however, that all people do not necessarily want an enriched job. Enriching the job of a person with a very low need for achievement or external locus of control may only increase anxiety and fear of failure. Care must be taken in job enrichment to match these efforts to employee needs and desires. In addition to job enrichment, a related technique aimed at reducing stress is job rotation. Job rotation is basically a way of spreading stress among employees and providing a respite—albeit temporary—from particularly stressful jobs. Job rotation is particularly popular in Japan as a means of allocating the more tedious or boring tasks among a large set of employees so prolonged stress is reduced. Japan is also finally working toward a reduced workweek as a means of reducing job-related stress.

4. Company-Sponsored Counseling Programs.- Several companies have begun experimenting with counseling programs, the fourth strategy suggested here. For instance, Stanford University’s executive
program includes a module on coping with stress, and the Menninger Foundation conducts a one-week anti-stress seminar in Topeka. In one experiment among police officers, the value of a stress management program was examined.

In the program, which consisted of six two-hour sessions, officers were told about the nature and causes of stress, were shown useful relaxation exercises, and were put through several simulated stressful situations—such as role playing the handling of an arrest. Throughout, emphasis was placed on reinforcing the officers’ confidence that they could, in fact, successfully cope with on-the-job stress. The results of the program showed that those officers who went through the program performed better, exhibited greater self-control, and experienced less stress than officers in comparable positions who did not go through the program.

Similar findings have emerged in a variety of business organizations. Once again, much work-related stress can be reduced simply by encouraging managers to be more supportive and to provide the necessary tools for people to cope with stress.

5. **Increased Participation and Personal Control.** Fifth, managers can allow employees greater participation and personal control in decisions affecting their work. As noted above, participation increases job involvement and simultaneously reduces stress by relieving ambiguity and conflict. However, although the benefits of increased participation are many, it should be noted that being more participative is no easy task for some supervisors. One study, for example, found significant differences in the extent to which different supervisors would allow their subordinates to participate in decision-making. Females were found to allow more participation than males. Supervisors with high achievement needs, high levels of confidence in the abilities of their subordinates, and low feelings of being threatened by others allowed more subordinate participation. The issue of participation does not appear to be whether subordinates desire it; instead, it appears to be whether superiors will allow it.

6. **Stress Ball**  Stress balls have been used for centuries, particularly in Chinese culture, to help relieve anxiety and improve hand coordination. These days, people still turn to stress balls for reliable anxiety relief.

7. **Work Group Cohesiveness.** Managers can attempt to build work group cohesiveness. Team-building efforts are common in industry today. These efforts focus on developing groups that will be both more productive and mutually supportive. A critical ingredient in the extent to which stress is experienced is the amount of social support employees receive. Team building represents one way to achieve this support.

8. **Improved Communication.** Managers can open communication channels so employees are more informed about what is happening in the organization. With greater knowledge, role ambiguity and conflict are reduced. Managers must be aware, however, that communication is a two-way street; they should allow and be receptive to communication from subordinates. To the extent that subordinates feel their problems and complaints are being heard, they experience less stress and are less inclined to engage in counterproductive behavior.

9. **Health Promotion Programs.** Finally, many companies have recently embarked on a more systematic and comprehensive approach to stress reduction and wellness in the workplace. These programs are usually referred to as health promotion programs, and they represent a combination of diagnostic, educational, and behavior modification activities that are aimed at attaining and preserving good health. A typical program includes risk assessment, educational and instructional classes, and counseling and referrals. Health promotion programs tackle a wide array of health-related concerns,
including physical fitness, weight control, dietary and nutritional counseling, smoking cessation, blood pressure monitoring, alcohol and substance abuse problems, and general lifestyle modification. Companies involved in such programs usually feel that the costs invested to run them are more than returned through higher levels of productivity and reduced absenteeism and stress-related illness.

Moreover, many companies have found that providing such services serve as an attractive incentive when recruiting employees in a tight job market.

**Self-efficacy**
Self-efficacy refers to an individual’s belief in his or her capacity to execute behaviors necessary to produce specific performance attainments (Bandura, 1977, 1986, 1997). Self-efficacy reflects confidence in the ability to exert control over one’s own motivation, behavior, and social environment. These cognitive self-evaluations influence all manner of human experience, including the goals for which people strive, the amount of energy expended toward goal achievement, and likelihood of attaining particular levels of behavioral performance. Unlike traditional psychological constructs, self-efficacy beliefs are hypothesized to vary depending on the domain of functioning and circumstances surrounding the occurrence of behavior.

Bandura was responsible for bringing the term to light, but psychologists have studied self-efficacy from several perspectives.

To give an example of another perspective, Kathy Kolbe – educator and best-selling author – thinks that believing in one’s own abilities can be vital in measuring cognitive strength (2009). She believes that self-efficacy also involves determination and perseverance – seeing as how it helps one overcome obstacles that would interfere with utilizing those innate abilities to achieve goals.

Albert Bandura (1977) states individuals develop their self-efficacy beliefs by interpreting information from four main sources of influence.

1. **Mastery Experiences** (Performance Outcomes)
The most influential source is the interpreted result of one's previous performance, or mastery experience. Mastery experiences, mainly refers to the experiences one gains when they take on a new challenge and are successful at doing so. "Mastery experiences are the most influential source of efficacy information because they provide the most authentic evidence of whether one can muster whatever it takes to succeed. Success builds a robust belief in one's personal efficacy. Failures undermine it, especially if failures occur before a sense of efficacy is firmly established" (Bandura, 1997).

One of the best proven ways to learn a new skill or to improve one’s performance in a given activity is by practicing.

2. **Vicarious Experiences** (Social Role Models)
The second important source of self-efficacy is through the vicarious experiences provided by social models. Bandura (1977) posits that 'Seeing people similar to oneself succeed by sustained effort raises observers' beliefs that they too possess the capabilities to master comparable activities to succeed. "Vicarious experiences involve observing other people successfully completing a task. When one has positive role models in their life (especially those who display a healthy level of self-efficacy) - one is more likely to absorb at least a few of those positive beliefs about the self. Social role models including older sibling, older friends, camp counsellors, parents, aunts and uncles, grandparents, teachers, coaches, and employers.
3. Social Persuasion
Receiving positive verbal feedback while undertaking a complex task persuades a person to believe that they have the skills and capabilities to succeed. Self-efficacy is influenced by encouragement and discouragement pertaining to an individual’s performance or ability to perform (Redmond, 2010). For example, if one were telling an elementary school child that they are capable of achieving greatness and that they should set out to achieve anything their heart desires - this would be how verbal persuasion looks in action. Verbal persuasion works on any age, but the earlier it is administered the more it is likely to encourage building of self-efficacy.

4. Emotional and Physiological States
The emotional, physical, and psychological well-being of a person can influence how they feel about their personal abilities in a particular situation. For example, if you are struggling with depression or anxiety, one might find it harder to have a healthy level of well-being. Though it is not impossible, but Bandura (1982) said, “boosting your self-efficacy is a much easier task when one is feeling healthy and well.” However, Bandura (1977) states, "it is not the sheer intensity of emotional and physical reactions that is important but rather how they are perceived and interpreted. People who have a high sense of efficacy are likely to view their state of affective arousal as an energizing facilitator of performance, whereas those who are beset by self-doubts regard their arousal as a debilitator." Thus, by learning how to manage anxiety and enhance mood when experiencing challenging situations, individuals can improve their sense of self-efficacy. Bandura wasn’t the only psychologist to delve into researching self-efficacy. One example of another influential self-efficacy researcher is James Maddux, who is actually responsible for suggesting the existence of a fifth main source of self-efficacy: imaginal experiences, or visualization (Maddux and Meier, 1995).

5. Imaginal Experiences/Visualization
James Maddux (2013) has suggested a fifth route to self-efficacy through “imaginal experiences”, the art of visualizing yourself behaving effectively or successfully in a given situation. Imaginal experiences (or visualization) is basically someone attempting to portray their goals as achievable. Visualization means about putting oneself in a pole position to being capable of achieving anything one sets their mind to. With this method, in order to enhance one’s own self-efficacy or that of a child, the focus needs to be on painting a picture – making success seem as the most likely outcome (Maddux and Meier, 1995). By painting oneself or others in a favorable position, Maddux (1995) hypothesized that the levels of self-efficacy in said individual would rise given that they are now more susceptible – after portraying themselves at the finish line – to believe in themselves.

Building Self-Efficacy
“People's beliefs about their abilities have a profound effect on those abilities. Ability is not a fixed property; there is a huge variability in how you perform. People who have a sense of self-efficacy bounce back from failure; they approach things in terms of how to handle them rather than worrying about what can go wrong” (Bandura, 1977b).
• **Emphasize Peer Modeling:** Learning from examples set by those around you happens at any age (think of how a teacher is a role model for a student but in a similar manner an employer is a model for an employee). This concept of peer modeling, while it can be applied to any age, is of course especially true for children on the early side of the spectrum, and is most effective when a child’s direct peers (brothers, sisters, parents, teachers, friends) set the example (Bandura, 1988). To put peer modeling into simple terms – it is when a child or an adult shows good social behaviors, and is interested in passing on those same values to a new person. For example a work setting – one employee takes centerstage for the week and shows both business savvy and good social behaviors. This employee will be a peer model to the rest of the employees of the company – they will want to learn how to act and behave in that manner, especially if this good behavior helped them achieve more success or drew more praise from the boss.

• **Seek Feedback:** The problem with understanding feedback is that some people tend to believe that getting no feedback is the same as being told that one is doing their job well (hence the common phrase: “no feedback is great feedback”). When done with both the right intentions in mind and also in the right manner, feedback can be one of the most important sources of building levels of self-efficacy. Employees and students alike tend to want to know how they are doing. In order for the feedback to work positively, feedback must be delivered both concisely and frequently. Without frequent feedback, one can be confused as to whether they should remain doing what they are doing and without concise feedback, the individual will not understand what in particular they should fix about themselves. Self-efficacy and subsequent task performance improves after receiving higher, more detailed levels of performance feedback (Beattie, Woodman, Fakehy, Dempsey, 2015).

• **Encourage Participation:** Participation tends to be essential in any work environment – it encourages the person to be active and engaged, great qualities in someone that are usually influential in a person’s levels of self-efficacy. Participation is especially important at an early age – those students who engage with the class are not only being more active in their learning, they are probably absorbing more information in regards to the material. Active class participation is also correlated to having high critical and higher level thinking skills. Participation is also an essential quality of a peer model – this is a person who has previously engaged in active learning and can teach others in a similar manner. The level of thinking associated in an activity that requires participation goes beyond simple comprehension of text – it engages both the instigator and the audience. More importantly participation helps fellow students learn from each other – and people tend to build their levels of self-efficacy depending on how those who are most close to them behave.

• **Allow People to Make Their Own Choices:** When talking about the importance of letting people make their own choices the term self-accountability usually tends to come to mind. Whether the outcome is positive or negative – making one’s own decisions allows for one to feel responsible (due to your cunning or due to your negligence, the person themselves is the one held accountable for if the outcome turned out in your favor or against you). Another important reason to emphasize self-accountability – making one’s own choices and decisions allows them to make their own mistakes and – most importantly – gives them the opportunity to learn from them. Advice is not the same as a command – an individual can advise one on something, but it is a person’s own responsibility to do whatever they feel like with said information. This is why a peer - although very helpful – is not enough; the person needs to understand that at the end of the day – if they want to model anyone – the only person capable of taking action is themselves.
Applications of Self-Efficacy
High self-efficacy has been linked with numerous benefits to daily life, such as resilience to adversity and stress, healthy lifestyle habits, improved employees performance, and educational achievement.

Healthy Habits
According to health psychologists (Bandura, 1988), people are more likely to engage in healthy behaviors when they feel confident in their capabilities to successfully carry out those behaviors. Having higher levels of self-efficacy could help one stick to an exercise routine. This tends to be a positive on multiple ends – the goal of finishing the workout is complete due to the higher levels of self-efficacy and the finished exercise routine helps with your bodily and mental wellness. Self-efficacy is also a factor that helps people adopt other health lifestyle choices – like trying to keep a healthy diet or trying to stop smoking. For whatever one would want to use it for, health psychologists believe that self-efficacy can be applied in ways that promote a healthy lifestyle.

Academic Success
Mart van Dinther (2011) and a number of his colleagues conducted research on the link between education and self-efficacy. Their conclusions state that self-efficacy is linked to factors such as the strategies that students utilize, the goals that students set out for themselves, and their academic achievements. In other words, higher levels of self-efficacy are related to – what people everywhere largely consider to be – healthy student life habits. This means that those individuals with higher levels of self-efficacy could be subject to doing better in school and being more organized.

Treating Phobias
Bandura (1982) proposed that self-efficacy could be used in an effective manner to treat phobias. He wanted to test this by conducting an experiment. He started with two groups – one group would directly interact with their phobia (in this case, snakes) and the members of the second group would watch someone partake in activities with their phobia.

The point was to assess which group – after different ways of approaching a phobia – would still be more fearful of snakes. According to the results of the experiment, the participants who had directly interacted with the snake showed higher self-efficacy and less avoidance.

This suggests that personal experience is more effective than observation when it comes to developing self-efficacy and facing our fears.

Effect of self efficacy on occupational stress
A Study by Rosa Grau, Marisa Salanova and José María Peiró Universitat Jaume I de Castellón. Universitat de València on moderator effects of self-efficacy on occupational stress found that self-efficacy moderates the stress-strain relationship in general, in the sense that low levels of self-efficacy are related to high levels of occupational stress. The results of hierarchical multiple regression analyses show that general and professional self-efficacy are complementary as moderators in stress processes, depending on the specific strain studied. However, it was found that professional self-efficacy has more interaction effects. Specifically, we found that individuals with low levels of generalised self-efficacy show more emotional exhaustion when their job autonomy is higher, while those with low levels of professional self-
efficacy show greater cynicism when routine and role conflict are high, and have low levels of organisational commitment when the level of role conflict is high. The increase in stressors is not associated with strain for workers with high levels of self-efficacy.

Life satisfaction-Life satisfaction (LS) is the way in which people show their emotions, feelings (moods) and how they feel about their directions and options for the future. It is a measure of well-being assessed in terms of mood, satisfaction with relationships, achieved goals, self-concepts, and self-perceived ability to cope with one's daily life. Life satisfaction involves a favorable attitude towards one's life—rather than an assessment of current feelings. Life satisfaction has been measured in relation to economic standing, degree of education, experiences, residence, among many other topics. Life satisfaction is a key part of subjective wellbeing. There are many factors—both internal and external—that contribute to one's subjective wellbeing and life satisfaction.

Factors affecting life satisfaction-

Personality-
One of the primary concepts of personality is the Big Five-factor model. This model illustrates what some researchers believe to be the building blocks of every individual's personality. This model considers the dimensions of openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism. In a study carried out by Deneve and Cooper in 1998, multiple studies were analyzed with certain personality questionnaires that linked subjective well-being and personality measures. They found that neuroticism was the strongest predictor of life satisfaction. Neuroticism is also linked to people who have difficulty making up their minds and is common in people who suffer from mental illness. The personality factor "openness to experience" is positively correlated with life satisfaction. Apart from the personality dimensions studied in the Big Five model, the trait chronotype has been related to life satisfaction; morning-oriented people ("larks") showed higher life satisfaction than evening-oriented individuals ("owls").

More frequent socialization can also contribute to overall well-being. Social support via others has been shown to affect the well-being of adults—and the overall health of those individuals. Therefore, people who tend to communicate, and who are considered to be more open to others, would have a higher level of life satisfaction. The way we communicate with others, play a major role on our overall self-concept. Being open to others and allowing them to know you more is a powerful pathway to personal growth and lasting happiness.[10]

Self-esteem-
The Satisfaction With Life Scale (SWLS), used by UNESCO, the CIA, the NewEconomics Foundation, the WHO, the Veenhoven Database, the Latin barometer, the Afrobometer, and the UNHDR, is a single scale that measures how one views their self-esteem, well-being, and overall happiness with life.[14] Previous modeling showed that positive views and life satisfaction were completely mediated by the concept of self-esteem, together with the different ways in which ideas and events are perceived by people. Several studies found that self-esteem plays a definite role in influencing life satisfaction.

Outlook on life
An individual's mood and outlook on life greatly influences the perception of their own life
Two correlating emotions that may influence how people perceive their lives are hope and optimism. Both of these emotions consist of cognitive processes that are usually oriented towards the perception and reaching of goals. Additionally, optimism is linked to higher life satisfaction, whereas pessimism is related to symptoms of depression.

According to Martin Seligman, the happier people are, the less they focus on the negative aspects of their lives. Happier people also have a greater tendency to like other people, which promotes a happier environment. This correlates to a higher level of the person's satisfaction with their life, due to the notion that constructiveness with others can positively influence life satisfaction.

Age

A common view is that age and life satisfaction have a "U-shape", with life satisfaction declining towards middle age, and then rising as people get older. Other scholars have found that there is no general age trend in life satisfaction, arguing that Blanchflower and Oswald's work is misguided for including inappropriate control variables (which cannot affect how old someone is). The psychologists Yuval Palgi and Dov Shmotkin (2009) studied people who were primarily in their nineties. This subject group was found to have thought highly of their past and present. But generally, the group thought lower of their future. These people were very satisfied with their life up until the point they were surveyed but knew that the end was near (and so were not quite as hopeful for the future). Intelligence is also a factor because life satisfaction grows as people become older; as they grow older, they become wiser and more knowledgeable, so they begin to see that life will be better and understand the important things in life more.

Life events and experiences-

It has been suggested that there are several factors that contribute towards our level of life satisfaction. Experiences that are both acute events (e.g., death of a loved one) and chronic, daily experiences (e.g., ongoing family discord) influence self-reports of life satisfaction. In the book ‘Happier: Learn the Secrets to Daily Joy and Lasting Fulfillment’, Harvard lecturer, Tal Ben-Shahar argues that happiness should be one's ultimate goal, the primary factor in evaluating alternative choices. As the subtitle implies, Happier recommends the pursuit of immediate joyful experience in ways that contributes to more long-term, meaningful satisfaction. Ben-Shahar further argues that pursuing genuine self-motivated goals, rather than just instant pleasure or selflessness in service of long-delayed enjoyment, results in an optimal combination of short- and long-term happiness.

Differences in experience can greatly shape the way that one observes and engages with the world around them. It can influence people’s general outlook, the way they speak to other people, the way they act in public, and the way they think about their surroundings—all of which affect their life satisfaction.

Seasonal effects-

A recent study analyzes time-dependent rhythms in happiness comparing life satisfaction by weekdays (weekend neurosis), days of the month (negative effects towards the end of the month) and year with gender and education and outlining the differences observed. Primarily within the winter months of the year, an onset of depression can affect us, which is called seasonal affective disorder (SAD). It is recurrent, beginning in the fall or winter months, and remitting in the spring or summer. It is said that those who
experience this disorder usually have a history of major depressive or bipolar disorder, which may be hereditary, having a family member affected as well.

Values

It is proposed that overall life satisfaction comes from within an individual based on the individual's personal values—associated with better physical health, higher performance, and stronger social relationships. How satisfied one is with his/her life is important for your well-being. For some it is family, for others it is love, and for others, it may be money or other material items; either way, it varies from one person to another. **Economic materialism** can be considered a value. Previous research found that materialistic individuals were predominantly male, and that materialistic people also reported a lower life satisfaction level than their non-materialistic counterparts. The same is true of people who value money over helping other people; this is because the money they have can buy them the assets they deem valuable. Materialistic people are less satisfied with life because they constantly want more and more belongings, and once those belongings are obtained they lose value, which in turn causes these people to want more belongings and the cycle continues.

Culture-

Defining culture by reference to deeply engrained societal values and beliefs. Culture affects the subjective well-being. Well-being includes both general life satisfaction, and the relative balance of positive affect versus negative affect in daily life. Culture directs the attention to different sources of information for making life satisfaction judgments, thus affecting subjective well-being appraisal. Individualistic cultures direct attention to inner states and feelings (such as positive or negative effects), while in collectivistic cultures the attention is directed to outer sources (i.e., adhering to social norms or fulfilling one's duties). Indeed, Suh et al. (1998) found that the correlation between life satisfaction and the prevalence of positive effects is higher in individualistic cultures, whereas in collectivistic cultures affect and adhering to norms are equally important for life satisfaction.

Family-

Life satisfaction can also be looked at in another way as it can be influenced by family. Family life satisfaction is a pertinent topic as everyone's family influences them in some way and most strive to have high levels of satisfaction in life as well as within their own family.

As discussed by Gary L. Bowen examines how family life satisfaction is enhanced by the ability of family members to jointly realize their family-related values in behavior. It is important to examine family life satisfaction from all members of the family from a "perceived" perspective and an "ideal" perspective. Greater life satisfaction within a family increases through communication and understanding each member's attitudes and perceptions.

The family can make a significant contribution to an individual’s life satisfaction.

Marriage-

Marriage has a correlation with life satisfaction, but causality is still under debate. Many studies do not consider whether self-selection could be a factor affecting the relationship between marriage and life satisfaction. In other words, it could be that happier individuals are more likely to marry, painting a different picture of the effects of marriage. Indeed, there is evidence to suggest that people select into
marriage. In addition, even if there is such a causation effect, social exclusion and stigma experienced by single may be those responsible for higher levels of life satisfaction among married couples, rather than marriage itself. Taking culture into effect, people in collective societies are often in arranged marriages, but are reportedly very happy in these situations. The individuals learn to love each other throughout the course of their marriage.

**Career-**
A satisfying career is an important component of life satisfaction. Doing something meaningful in a productive capacity contributes to one's feeling of satisfaction. The need for accomplishment is an essential part of becoming a fully functional person, and if someone feels accomplished they would be moreable to see bright sides in their life; thus improving their life satisfaction.

**Social Narratives-**
Daniel Kahneman has said that “life satisfaction is connected to a large degree to social yardsticks– achieving goals, meeting expectations.” Building on this view, Paul Dolan suggests that social yardsticks are an integral part of ‘social narratives’, defined as ‘meta-social preferences’, where people in general consciously or unconsciously thrive to fulfil.”. If they can fulfil these social expectations/narratives, it leads to better life satisfaction than when they cannotfulfil.

**Impact of life satisfaction on occupational stress-**
Research shows that occupational stress has negative impact on life satisfactionand on the other hand it is also seen that more the life satisfaction of workers increased work stress decreased.
So , to combat with occupational stress, good coping style, high self esteem , agood level of life satisfaction is very important for workers. More they can combat with occupational stress, more the healthy employee groups will be found, more the healthy employee group we get in different sectors, there will be improvement in economy of the country.

**LITERATURE REVIEW**

2.1 **Introduction-**
In this section, the review of some earlier, relevant studies have been presented. The investigation has been concentrated on the following parameters of issues oncomparing between public and private sector employees.
1. Occupational stress
2. Coping style
3. Self-efficacy
4. life satisfaction

**Studies related to occupational stress and public and private sector employees-**
- According to the study done by Dale S. Macklin, Luke A. Smith, MaureenDollard(Febru) which was named as –“Public and private sector work stress: Workers compensation, levels of distress and job satisfaction, and the demand-control-support model’’, This study, Using a heterogeneous community sample of public (NÂ=Â84) and private (NÂ=Â143) sector employees, found no difference between sectors on levels of stress (psychological distress, job satisfaction). Using the Demand-Control- Support
(DCS) model to operationalise psychosocial risk and the work stress process also they found no difference on levels of risk by sector, however public sector workers reported higher levels of control. For psychological distress they have found clear support for a DC interaction effect. Further support for an interactive DCS by sector (4 way) effect was found, with social support operating differently between the sectors. For job satisfaction a DCS main effects model was found in both sectors. The results also showed important differences in stress levels between gender and job categories. The study challenges the commonly held notion that work stress is only a public sector phenomenon.

S. Sriranjani Mokshagundam (Research Scholar, Canara Bank School of Management Studies, Bangalore University, Bangalore, INDIA), Dr. K. Janardhanan (Director and Professor, Canara Bank School of Management Studies, Bangalore University, Bangalore, INDIA), 2016 have done a study named Occupational Stress as Experienced by Private and Public Sector Bank Employees This study aims at measuring the occupational stress among the employees of the public and private sector banks. A sample of fifty public sector bank employees and fifty private sector bank employees are taken and occupational stress index questionnaire was administered. t-test has been used to analyse the data. Results showed a significant difference between the employees of public and private sector banks on their stress levels. Significant differences have been observed between the public and private sector employees on role overload, role ambiguity, role conflict, powerlessness and strenuous working conditions.

According to the study done by Jayeeta Biswas, Subodh Kumar (2021), which is named as, Prevalence of Work Stress among Private and Public Sector Employees in Delhi: A Differential Study, which is aimed to assess the prevalence of one of the mental health issues, i.e., stress, among private and public sector employees in Delhi, India. In this study, Purposive sampling technique was used to collect data from the private (n=30) and public sector employees (n=30). The level of stress was measured using Occupational Stress Index Scale (OSI Scale) questionnaire and demographic information sheet was used to collect various demographic information which includes age, gender, type of family, marital status, duration of service, salary, type of employment, educational qualification etc. Data was analyzed using SPSS (version 20.0) software. The chi-square test was used to find the relationship between categorical variables, pearson correlation coefficient was used to find the correlation between continuous variables according to distribution of the data. A p value less than 0.05 was considered as statistically significant. The results obtained that, The mean age of the participants was 38.62 (SD=8.79) years. According to OSI Scale, 13.3% employees (including both sectors) had low level of stress, 75% had moderate level of stress and 11.7% had high level of stress. Further, private sector employees had more work stress than the public sector employees. The results also indicate that Role Overload, Role Ambiguity, Role Conflict, Poor Participation, Powerlessness, Intrinsic Improvement, Low Status and Strenuous Working Condition had a significant relationship with the sector of employment. That means, It was found that high level of stress was prevalent among employees in both the sectors — public and private. However, private sector employees were exposed to more professional stressors, which in turn created more occupational stress for them.

A study by Somasundaram Subramanian, Kruthika J (2012) named, Comparison between Public and Private Sector Executives on Key Psychological Aspects, is aimed at investigating whether any significant difference exists between the public sector and private sector executives on various psychological aspects.
such as occupational stress, job involvement, hardiness and burnout. Data obtained from 60 (public and private sector) executives on the four key psychological aspects revealed that significant difference exists between the private and public sector executives. Private sector executives are more likely to have higher levels of occupational stress particularly in terms of role conflict, unreasonable group conflict and responsibility for persons. Further, the private sector executives tend to have higher levels of job involvement and hardiness personality and, lesser levels of emotional exhaustion (burn-out) than the public sector executives. Implications in terms of policy making, stress management program, hardiness training and ways to avert burnout are discussed.

According to a study of Arul Edison Anthony Raj, Sheeba Julius (December 2015), which is named as, A Comparative Analysis of Occupational Stress among the Employees Working in Public and Private Sector Banks in Karaikal District of Union Territory of Puducherry, India, where data were gathered from 316 employees of public and private sector banks in Karaikal District of Union Territory of Puducherry, India. The result of the study shows that there is no statistical significant difference in occupational stress between public sector bank and private sector bank employees. The findings of this research were indicating that the factor causing occupational stress to the employees working in both the banking sector. The job stressors affecting the private sector bank employees included overload of work, role conflict, role ambiguity, performance pressure, and job security and the other factors like working condition, lack of superior support and technological problem.

A study by Dr. Beulah Viji Christiana, M, Dr. V. Mahalakshmi (Dept of MBA, Panimalar Engineering College, Poonamallee, Chennai, India) March, 2013, named as, Role Stress and its Impact on Public and Private Sector Managers in Chennai: An Empirical Study, found that there is no significant difference in the stress experienced by both the public and private sector managers certain individual stressors such as work experience and educational qualifications yield differences.

Dr. Samita Samaiya (July-September, 2015) studies on comparing Occupational Stress Level in Employees of Public and Private Sectors along Age and Gender, which is aimed to focus to measure level of occupational stress in employees of two different types of business communities called public and private sector organizations. For the present study, total sample was taken as 240 employees from public and private sector organizations. The age range of employees was 22 years to 41 years. Educational level of employees was minimum graduation. Middle managerial level employees were the sample of the study. Incidental sampling technique was used to collect data through standardized self report inventory, Occupational Stress Index (OSI). The results showed that employees of public and private sectors significantly not found differ in their occupational stress level. Impact of age and gender was also not found on occupational stress.

**Studies related to coping style and public and private sector and other employees**

DR. R. Priya Assistant Professor (Department of Management Studies, Thanthai Hans Roever College, Perambalur, Tamil Nadu, India) June, 2017, Studied upon Stress Coping Mechanisms adopted by Banking Sector Employees for Downsize the Stress, which is aimed to identify the stress coping mechanisms adopted by both private and public sector banking employees for downsize the stress. The data collected from 400 bank employees of both private and public sector banking employees of Perambalur District,
have been used to identify the stress coping mechanisms adopted by the respondents. The factor analysis has been applied for grouping of the variables. The findings indicate eight coping dimensions- Time management, Physical relaxation, Entertainment, Optimistic Approach, Adequate rest, Temporary Relaxation, Diversion and Decentralization. Further the results indicate that private and public sector banks significantly differ on coping dimensions.

In a study done by Beena Prakash (Research Scholar, Pacific Academy ofhigher Education and Research University, Udaipur ), Anjali Panigrahi(Associate Professor, Chetana's H.S.College) COPING STRATEGIES AND DEMOGRAPHIC VARIABLES: A STUDY AMONGST EMPLOYEES IN THE BANKING SECTOR ( August, 2016), Study shows divergent strategies adopted by employees in the banking sector using to cope with stress. Key coping strategies adopted by the employees are focusing followed by wishful thinking and problem solving. The study shows problem solving, detachment, Seeking help, Focusing, Self Blame, tension are significant. Detachment, tension and self-blame are negative indicating by reducing these type of maladaptive coping strategies. Thus, reducing maladaptive coping strategies and enhancing adaptive coping strategies will help reduce stress at workplace.Also the study shows significant difference in coping strategy based on age, marital status, education and years of service.

Devi (2012) Study conducted to identify the coping strategies used for managing role stress at commercial banks amongst 550 front line employees of commercial banks of Jammu and Kashmir, India, to identify the coping dimensions adopted by the employees. The findings indicate seven coping dimensions - submissive coping, functional coping, diversion coping, relaxation coping, third-party support coping, cognitive restructuring coping and transitory reinforcement coping. The results indicate that public and private sector commercial banks do not significantly differ on coping dimensions.

A study by Htay et al ( 2021) conducted upon 2166 workers who were working in low and middle income countries among them. Among them,36% were doctors, 24% were nurses and 40% worked in other healthcare sectors. More than 70% of the respondents answered that “getting family support” and “positive thinking” were coping methods for them during the COVID-19 pandemic. Approximately half of the respondents worshiped according to their belief and conducted prayers (58.4%) and had adequate sleep and food intake (48.2%).

Studies related to Self efficacy and public and private sector and other employees
A study by Akhtar Saleem, Saba Ghyas and Adnan Ali(September, 2012) named as Self-efficacy and optimism as predictors of organizational commitment among bank employees. This study explored self efficacy and optimism as the predictors of organizational commitment among bank employees. The data was collected from 150 employees, which consisted of equal number of employees of private (n=75) and semi public sector (n=75) banks of Sargodha. The variables of the study were measured through Organizational Commitment Questionnaire (Mowday, Steers, & Porter, 1979), General Self Efficacy Scale (Schwarzer & Jerusalem, 1995) and Optimism Subscale of PsyCap Questionnaire (Luthans, Avolio, Avey, Norman, & Combs, 2006) respectively.

Correlational analyses indicated that self efficacy was positively correlated with optimism and
A study by Maria Zamen and Shazia Qayyum Khalid (2020) upon Self-Efficacy, Need for Achievement and Machiavellianism in Public Sector Employees using 200 males selected from different public sector department of Lahore using the purposive sampling. Results revealed that the significant positive relationship between self efficacy, need for achievement and Machiavellianism. And self efficacy was the positive significant predictor of the Machiavellianism and need for achievement was the negative predictor of Machiavellianism.

A study upon Self-efficacy, Work, and Psychological Outcomes in a Public Service Context by Williams et al (May, 2014), examined the prediction of psychological outcomes (conceptualized as psychological well-being and engagement) by general self-efficacy (GSE) and work context (conceptualized as job demands and job resources). The role of GSE as a moderator between work context and psychological outcomes was also examined in a cross-sectional survey of a sample of public sector employees (N = 459: males = 151, females = 273, and age ranging between 25 and 55). Multiple regression analyses showed that job demands and resources and GSE significantly predict both psychological well-being (positive affect, negative affect and satisfaction with life) and engagement (vigour and dedication). GSE moderated the relationship between work context and psychological outcomes. Work contexts characterised by a preponderance of job resources appear to facilitate both satisfaction with life and dedication.

A study by Bellamkonda Raja Shekhar and Syed Samiullah (2013) upon SOCIAL SELF-EFFICACY AND PSYCHOLOGICAL STRAIN AMONG THE INDIAN MANAGERIAL EMPLOYEES IN DIFFERENT SECTORS, This study investigated the role of social self-efficacy and psychological strain among various managerial employees indifferent sectors across the levels and job tenures in India which is done among 400 managerial employees. Duncan multiple range test was conducted to know the significant differences among the groups for both social selfefficacy and psychological strain. Study found the strong relationship between social self-efficacy and psychological strain. Discussions are made based on the results of the survey.

According to the study by Nina Zulida Situmorang, Fauziah Wijayanti named The Effect of Self-Efficacy and Gender on The Work-Family Balance of Employees in Yogyakarta (Feb, 2018), self-efficacy that is based on gender does have an effect on work-family balance. There is an correlation between self-efficacy with work-family balance levels in female. However, self-efficacy has no effect to work-family balance levels in male employees.

Studies related to life satisfaction and public and private sector employees and other employees-
A study by J. Peklar, Eva Bostjancic upon Motivation and life satisfaction of employees in the public and private sectors. No differences in any type of motivation were observed between sectors; between managers in the public and private sectors there were no statistically significant differences in either extrinsic motivation or intrinsic motivation or in life satisfaction.

A study by Emrah Ozsoy, Osman Uslu, Oguzhan Ozturk named as Comparing Private and Public Sector Employees’ Job and Life Satisfaction: A Developing Country Sample(April, 2014), aims to analyze whether/or not job satisfaction and life satisfaction differentiate depending on Turkish private and public sector organization's employees and some demographic variables such as category of employees (blue/white collar), whether/or not employees are doing their own job, age, education level, gender and income. In addition, this study also intends to analyze relationship between job and life satisfaction variables. In this context, the data required for the research was obtained by 684 employees via the manually distribution and online questionnaires.

According to the research findings, both job and life satisfaction of the employees working in public sector scored higher than private sector employees. And positive, statistically significant and moderate (0.517) relationship was found between job satisfaction and life satisfaction. Also, results indicate that both job and life satisfaction differentiated in terms of income and education levels.

According to a study by Dr. Uzaima (April-June, 2019) which is a study of psychological well being and quality of life among public and private sector employees, Results indicated insignificant difference on psychological wellbeing of employees working in public and private sector. Significant difference was found on quality of life of employees working in public and private sector. Significant and positive correlation was found between quality of life and various dimensions of psychological wellbeing.

According to a study of ERASMUS UNIVERSITY ROTTERDUM (2011) which looks at the relationship between Personality Traits, life satisfaction and sector of employment people who have public service motivation and/or a desire to help others may have a higher life satisfaction, as well as higher propensity to volunteer. That means people who worked in certain occupations throughout their life that serves public and other people may be more happy later in life.

An Assessment of Life satisfaction among employees of Banks by Nidhi Singh, Dr. Gaytri Tiwari, Kiran Bala which is simply an effort to get a view how people satisfied with their life within banking sector. The present study was undertaken to assess the life satisfaction among employees of banks of Udaipur city. The total samples for the present study was consisted 120 employees. 60 bank employees were taken from public banks while 60 bank employees were taken from private banks. A self-prepared background information schedule was used to collect the information regarding the personal and background aspect of the subject. Regarding assessment of Life Satisfaction, Life satisfaction scale (2001), developed by R.P. Shrivastava and Q.G. Alam was administered. Life satisfaction was assessed on the basis of six dimensions i.e. physical, personal, marital, job, social and financial satisfaction. The data obtained were analyzed in the light of objectives set for present investigation. Life satisfaction was assessed by percentage distribution of bank employees. A finding of the study was that majority of banks employees have scored average
category of life satisfaction.

**Other studies**

According to the study of J.Park and S.Yoon about the Effects of Occupational Stress, Work-Centrality, Self-Efficacy, and Job Satisfaction on Intent to Quit Among Long-Term Care Workers in Korea, aimed at investigating the effects of occupational stress, work-centrality, self-efficacy, and job satisfaction on intent to leave among long-term care workers in Korea. Survey data were collected from 532 long-term care workers in Seoul, Korea. Results showed that occupational stress was positively associated with intention to leave the job. The study also identified several possible mediators (self-efficacy, work-centrality, job satisfaction) in the relationship between stress and intent to quit. Evidence-based stress management interventions are suggested to help the workers better cope with stressors. Mentoring programs should also be considered for new workers.

A study of the effects of occupational stress on burnout and life satisfaction: a study in accountants by Azzem Ozkan and Mahmut Ozdevecioğlu which is to determine the impact of occupational stress on burnout and life satisfaction in accountants. The study deals with burnout from three dimensions: emotional exhaustion, lack of personal accomplishment and depersonalization.

A study of Shehnaz Bano and Dr. Sadia Malik upon the Effect of Occupational Stress on Life Satisfaction among Private and Public School Teachers where the sample was consisted of 200 school teachers from private and public sector schools of Bhakkar city. Main findings of the study reveal that higher occupational stress is related to lower life satisfaction. Significant gender differences are found, as female teachers reported more severe job stress as compared to male teachers.

Daniel J. Reed(2016) upon Coping with occupational stress: the role of optimism and coping flexibility The current study aimed at measuring whether coping flexibility is a reliable and valid construct in a UK sample and subsequently investigating the association between coping flexibility, optimism, and psychological health – measured by perceived stress and life satisfaction. Coping flexibility and optimism were found to be strongly correlated, and hierarchical regression analyses revealed that the interaction between them predicted a large proportion of the variance in both perceived stress and life satisfaction.

A study by M.I Ukil and M.S Ullah aims at investigating the impact of occupational stress on life satisfaction and work-life balance alongside job performance and job satisfaction of bank employees working in private commercial banks (PCBs) in Bangladesh. This study also attempts to analyze the moderating role of coping strategies between occupational stress and life satisfaction, work-life balance, job performance and job satisfaction where data have been collected following a quantitative survey administered accommodating 204 employees serving in 15 different PCBs in Bangladesh. The results revealed that occupational stress has meaningful negative impact on life satisfaction and work-life balance as well as on job performance and job satisfaction. The present research has also found that coping strategies moderate the effect of occupational stress on life satisfaction or work-life balance. However, no mediating role of coping strategies between occupational stress and job performance or job satisfaction has been detected.

A study of Optimism, Stress, Life Satisfaction, and Job Burnout in Restaurant Managers by Caleb T.
Hayes and Bart L. Weathington indicated that stress and job burnout were significantly related; however, their relationship was not moderated by dispositional optimism, as would be suggested by the results of past research. The diminished personal accomplishment dimension of job burnout mediated the relationship between optimism and life satisfaction. Also, stress significantly impacted perceptions of diminished personal accomplishment and life satisfaction.

A study by Chris Brown and Changming Duan (Nov, 2007) examined the life satisfaction of men and women counselling psychology faculty who were Division 17 (Society of Counseling Psychology) members of APA (American Psychological Association). Self-efficacy for multiple role management, coping style, and work-family role orientation were considered as predictors of life satisfaction. Results indicated that men scored significantly higher on employee role and self role self-efficacy as compared to women, and that women as compared to men scored higher on seeking social support coping. No significant sex difference was found for role orientation or life satisfaction. Findings revealed that spouse/partner self-efficacy and problem-solving coping emerged as significant predictors of men and women's life satisfaction and accounted for 31% of the total variance.

METHODOLOGY-

3.1 Aim of the present study- This research aims to compare the public sector and private sector employees in terms of some psychological profiles and the interrelationship between the study variables.

3.2 Objectives of the study-
1. To determine whether there is significant difference between the public and private sector employee groups with respect to the variables.
2. To determine whether in case of public sector employees, there is a significant relation among the study variables.
3. To determine whether in case of private sector employees, there is a significant relation among the study variables.

Hypotheses-

Objective 1- To determine whether there is significant difference between the public and private sector employee groups with respect to the variables.

Hypothesis 1- There is a significant difference between public and private sector employees with respect to occupational stress.
Hypothesis 2 – There is a significant difference between public and private sector employees with respect to coping style.
Hypothesis 3- There is a significant difference between public and private sector employees with respect to self-efficacy.
Hypothesis 4- There is a significant difference between public and private sector employees with respect to life satisfaction.

Objective 2- To determine whether in case of public sector employees, there is a significant relation among the study variables.

Hypothesis 5- There is a significant relation between occupational stress and coping style among public
sector employees.
Hypothesis 6- There is a significant relation between occupational stress and self-efficacy among public sector employees.
Hypothesis 7- There is a significant relation between occupational stress and life satisfaction among public sector employees.
Hypothesis 8- There is a significant relation between coping style and self-efficacy among public sector employees.
Hypothesis 9- There is a significant relation between coping style and life satisfaction among public sector employees.
Hypothesis 10- There is a significant relation between self-efficacy and life satisfaction among public sector employees.

Objective 3- To determine whether in case of private sector employees, there is a significant relation among the study variables
Hypothesis 11- There is significant relation between occupation stress and coping style among private sector employees.
Hypothesis 12- There is significant relation between occupational stress and self-efficacy among private sector employees.
Hypothesis 13- There is significant relation between occupational stress and life satisfaction among private sector employees.
Hypothesis 14- There is significant relation between coping style and self-efficacy among private sector employees.
Hypothesis 15- There is significant relation between coping style and life satisfaction among private sector employees.
Hypothesis 16- There is significant relation between self-efficacy and life satisfaction among private sector employees.

3.3 RESEARCH DESIGN-
SAMPLE- The sample contains 50 public sector and 50 private sector employees, between 35-50 years of age.

A. Inclusion criteria of sample-
1. Age should be between 35-50 years.
2. Should work in any public sector or private sector.
3. Should be Indian.
4. Should be exposed to test material for the first time

B. Exclusion criteria of sample-
1. History of any acute physical or psychological illness.
2. Employees who haven’t answer all the questions of the questionnaires.
3. Employees who have gives inconsistent and non-corroborative data on the questionnaires.
4. Persons who are self employed and have personal business.

3.5 OPERATIONAL DEFINITION-
Occupational stress- A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning.” Occupational stress affects directly organizational commitment as well as physical health and psychological well being of individuals. (Beehr and Newman ,1978)

Coping Style- ‘Coping’ is the conscious effort to reduce stress.

Coping style is the cognitive, affective or behavioral responses of a person to problematic or traumatic life events. (Elsevier, 2009).

Self efficacy- Self-efficacy refers to an individual’s belief in his or her capacity to execute behaviors necessary to produce specific

**Life satisfaction** - Life satisfaction can be defined as the level of enjoyment, well-being and satisfaction with one’s life activities. It was in terms of high score achieved on satisfaction with life scale. It was a global assessment of a person’s quality of life according to his chosen criteria (Diener, Emmons, Larsen and Griffin, 1985)

**Sector** - A sector is an area of the economy in which businesses share the same or related business activity, product or service. Sectors represent a large group of companies with similar business activities, such as extraction of nature resources and agriculture.

  a. **Public sector** - The public sector is the segment of an economic system that is controlled by government.

  b. **Private sector** - The private sector is a part of the economy, sometimes referred to as the citizen sector, which is owned by private groups, which is owned by private groups, usually as a means of establishment for profit or nonprofit, rather than being owned by the government.

  c. **Employee** - An employee is a person who is paid to work for an organization or for another person.

  d. **Public sector employee** - Public sector employee means a person whose emoluments are paid, funded or partly funded directly or indirectly by state.

  e. **Private sector employee** - It means any employee other than public officer, an employee of a local authority or an employee of public corporation.

### 3.6 TOOLS USED

Data were collected to achieve the objectives of the current study using the following tools:

1. Occupational stress Index
2. Brief-cope
3. General self-efficacy scale
4. Satisfaction with life scale

**Occupational Stress Index**

Description - The English version of OSI was originally developed by Srivastava and Singh (1984) at Banaras Hindu University (BHU). The scale may be administered to the employees every level operating in the context of industries or other non-production organizations. The scale consists of 46 items comprising of 28 true keyed and 18 false keyed and each of which is rated on a five-point scale.

Psychometric properties - The reliability of the scale through split-half (odd-even) for the Cronbach’s alpha coefficient for the scales as a whole found to be 0.935 and 0.90 respectively. The reliability of 12 subscales was also computed through split-half method, and all the sub scales were found rightly reliable. Validity of the OSI was determined by computing coefficient of correlation (r value) between the score of OSI and various measures of job attitudes and job behaviour. Highly significant positive correlation was found between the scores of OSI and the scores of job related attitudinal and motivational and personality variables.

Scoring - To score the items, we have to categorize the items into 12 subscales - I. Role Overload 01, 13, 25, 34, 44, 46
2. Role Ambiguity 02, 14*, 26, 37
3. Role Conflict 03, 15*, 27, 38*, 45
4. Unreasonable Group and Political Pressure 04, 16, 28, 39
5. Responsibility for Persons 05, 17, 29
6. Under participation 06*, 18*, 30*, 40*
7. Powerlessness 07*, 19*, 31*
8. Peer Group Relations 08*, 20, 32*, 41*
9. Intrinsic Impoverishment 09, 21*, 33*,42
10. Low status 10*, 22*, 34
11. Strenuous Working Condition 12, 24, 35, 43*
12. Unprofitability 11, 23
Total 46 (*False keyed Items )
The true keyed items were rated as 5 for strongly agree, 4 for agree, 3 for undecided, 2 for disagree, 1 for strongly disagree while the false keyed items were rated as reversed.
Scores ranging from 46-92 indicates low stress while 138 indicates average occupational stress and 184-230 indicates high occupational stress.
Purpose- In this study, the occupational stress index is used to assess occupational stress among the employees.

3.6.2. Brief- cope inventory-
Description- The Brief-COPE is a 28 item self-report questionnaire designed to measure effective and ineffective ways to cope with a stressful life event. “Coping” is defined broadly as an effort used to minimise distress associated with negative life experiences.
The scale is often used in health-care settings to ascertain how patients are emotionally responding to a serious circumstance. It can be be used to measure how someone is coping with a wide range of adversity, including a cancer diagnosis, heart failure, injuries, assaults, natural disasters, financial stress or mental illness. The scale is useful in counselling settings for formulating the helpful and unhelpful ways someone responds to stressors.
The scale can determine someone’s primary coping styles with scores on the following three subscale:
• Problem-Focussed Coping
• Emotion-Focussed Coping
• Avoidant Coping.
In addition, the following facets of coping are reported: Self-distraction, Denial, Substance Use, Behavioural disengagement, Emotional Support, Venting, Humour, Acceptance, Self-Blame, Religion, Active Coping, Use of Instrumental Support, Positive Reframing, and Planning.

Psychometric properties- Validity and Reliability
The Brief-Cope was developed as a short version of the original 60-item COPE scale (Carver et al., 1989), which was theoretically derived based on various models of coping. The Brief-COPE was initially validated on a 168 participant community sample who had been impacted by a hurricane (Carver, 1997).
Two alternative ways of delineating factors have been reported in the literature. A study with heart failure patients (Eisenberg et al., 2012) indicated two major factors: (1) Avoidant Coping, and (2) Approach Coping.
Subsequent analysis by Dias et al. (2012) divided the scale into three factors; (1) Problem-focused coping, (2) Emotion-focused coping, and (3) Avoidant coping. The three factor model is used for scoring purposes within NovoPsych.
Poulus et al. (2020) validated the scale among 316 esports athletes and found the following means and standard deviations for each subscale.

- Problem focussed – 2.47 (0.63)
- Emotional focussed – 2.23 (0.49)
- Avoidant coping – 1.64 (0.45)

This data is used to compute percentile ranks, indicating the typical range of scores for non-clinical respondents. In addition, NovoPsych (Hegarty & Buchanan, 2021) compiled a sample of responses from patients receiving psychological intervention in outpatient settings (n = 3635) to produce normative data for use in computing clinical percentiles.

Scoring and Interpretation

Scores are presented for three overarching coping styles as average scores (sum of item scores divided by number of items), indicating the degree to which the respondent has been engaging in that coping style.

1. = I haven’t been doing this at all
2. = A little bit
3. = A medium amount
4. = I’ve been doing this a lot

A normative percentile is presented based on data from a non-clinical sample of athletes (Poulus et al., 2020). Interpretation by way of normative percentile helps contextualise results in comparison to typical responses of regular individuals. In addition, a clinical percentile is presented which compares responses to clients receiving outpatient mental health services (Hegarty & Buchanan, 2021). A percentile of 50, for example, represents an average score for a client in psychological therapy, whereas a percentile of 90 indicates that the respondents scored higher than 90 percent of other individuals in treatment.

During interpretation it is most helpful to look at the pattern of responding across the three subscales. Consistently low scores on all subscales may indicate:

1. The respondent does not feel they have many stressors to cope with. For example, that life is stress free.
2. A lack of reflective capacity or resistance to disclose personal information.
3. The respondent does not have many coping skills. The three overarching coping styles are -

- **Problem-Focused Coping** (Items 2, 7, 10, 12, 14, 17, 23, 25) Characterised by the facets of active coping, use of informational support, planning, and positive reframing. A high score indicates coping strategies that are aimed at changing the stressful situation. High scores are indicative of psychological strength, grit, a practical approach to problem solving and is predictive of positive outcomes.

- **Emotion-Focused Coping** (Items 5, 9, 13, 15, 18, 20, 21, 22, 24, 26, 27, 28)

  Characterised by the facets of venting, use of emotional support, humour, acceptance, self-blame, and religion. A high score indicates coping strategies that are aiming to regulate emotions associated with the stressful situation. High or low scores are not uniformly associated with psychological health or ill health, but can be used to inform a wider formulation of the respondent’s coping styles.

- **Avoidant Coping** (Items 1, 3, 4, 6, 8, 11, 16, 19)

  Characterised by the facets of self-distraction, denial, substance use, and behavioural disengagement. A high score indicates physical or cognitive efforts to disengage from the stressor. Low scores are typically indicative of adaptive coping.
In addition to the three overarching subscales, scores are presented for the below 14 facets. Scores are also presented for each of the following facets:

- Active coping, items 2 & 7 (Problem-Focused)
- Use of informational support, items 10 & 23 (Problem-Focused)
- Positive reframing, items 12 & 17 (Problem-Focused)
- Planning, items 14 & 25 (Problem-Focused)
- Emotional support, items 5 & 15 (Emotion-Focused)
- Venting, items 9 & 21 (Emotion-Focused)
- Humor, items 18 & 28 (Emotion-Focused)
- Acceptance, items 20 & 24 (Emotion-Focused)
- Religion, items 22 & 27 (Emotion-Focused)
- Self-blame, items 13 & 26 (Emotion-Focused)
- Self-distraction, items 1 & 19 (Avoidant)
- Denial, items 3 & 8 (Avoidant)
- Substance use, items 4 & 11 (Avoidant)
- Behavioral disengagement, items 6 & 16 (Avoidant)

If the scale is administered more than once results will be graphed over time, indicating the degree to which coping strategies have changed.

Purpose – To assess the coping styles of the employees.

3.6.3 General self-efficacy scale-

Description- The German version developed in 1979 in Matthias Jerusalem and Ralf Schwarzer and later revised and adapted to 26 other language by various co-authors. It is a self report measure of self efficacy. It consists of 10 items. Psychometric properties- Reliability: Internal reliability for GSE = Cronbach’s alphas between .76 and .90

Validity: The General Self-Efficacy Scale is correlated to emotion, optimism, work satisfaction. Negative coefficients were found for depression, stress, health complaints, burnout, and anxiety.

Scoring- Values can be assigned as, Not at all true- 1
Hardly true= 2
Moderately true= 3
Exactly true =4

The total score is calculated by finding the sum of the all items. For the GSE, the total score ranges between 10 and 40, with a higher score indicating more self-efficacy.

Purpose- In the present study, GSE will be used to measure self efficacy of employees.

3.6.4 Satisfaction with life scale-

The SWLS is a short 5-item instrument designed to measure global cognitive judgments of satisfaction with one’s life. The scale usually requires only about one minute of a respondent’s time, where respondents answer on a Likert scale. The questions are open to interpretation, making this scale suitable for adults with a range of background. It most appropriate for use in non-clinical populations.

Validity and Reliability-

Subjective well-being is conceptualised as consisting of two major components: the emotional or affective component and the judgment or cognitive component. The SWLS was designed to measure the judgment component. Diener, Emmons, Larsen and Griffith (1985) have conducted a series of validation studies.
showing that the SWLS has a single factor, high internal consistency, is reliable and is content appropriate for a wide range of groups.

Convergent validity was established through high correlations with other well-being measures, including the Fordyce Scale and the Giunn Scale. Additionally, the SWLS has a low correlation (.09) with measures of affect intensity, showing that it is likely to be reliable over affective states.

Scoring and Interpretation:
Scores consist of a raw score (between 5 and 35). Higher scores represent higher life satisfaction. Scorers can be assigned into six well-being categories and interpretative text in provided for each.

- 30-35 Extremely satisfied
- 25–29 Satisfied
- 20–24 Slightly satisfied
- 15–19 Slightly dissatisfied
- 10–14 Dissatisfied
- 5–9 Extremely dissatisfied

Purpose: In this present study, the Satisfaction with life scale is used to assess life satisfaction among the employees.

3.7 PROCEDURE-
For the present study, the sample contains 50 public and 50 private sector employees are taken into consideration.

The subjects are going to be selected on the basis of inclusion/exclusion criteria after getting their consent. The nature of research will be explained to them. They are going to be asked to volunteer the study.

50 public and 50 private sector employees are administered with the tools. The scales would be scored, followed by proper statistical analysis.

3.8 STATISTICAL ANALYSIS
Quantitative analysis was done by calculating (mean, standard deviation) of the scores of all the scores of public and private sector employees.

Whether there is significant difference of the public and private sector employees was determined by using parametric test of significance that is Independent sample t test.

Finally, correlation between the two groups was determined by Pearson’s Product moment Correlation. All the statistical treatments were done using the software IBM SPSS Statistics 21.

CHAPTER 4
RESULTS
The present study has been conducted to determine the psychological profile of public and private sector employees. An attempt has been taken to see whether there are any interrelationships of psychological factors among employees who work in public sectors and who work in private sectors.

Results were done to investigate whether the public and private sector employees differ significantly with reference to some psychological factors and whether there is any interrelationship among the variables and their dimensions for both Public and Private sector employees.

ANALYSIS OF DATA-
1.1. Results regarding the comparison between public and private sector employees with reference to occupational stress and its different dimensions-

A. Role overload
B. Role Ambiguity
C. Role conflict
D. Unreasonable group and political pressure,
E. Responsibility for Persons
F. Under participation
G. Powerlessness
H. Peer group relations,
I. Intrinsic impoverishment
J. low status,
K. Stressful working conditions
L. Unprofitability
M. Occupational stress composite

1.2. Results regarding the comparison between public and private sector employees with reference to coping and its different dimensions which are-

A. Active coping (Problem Focussed)
B. Use of informational support (Problem Focussed)
C. Positive Reframing (Problem Focussed)
D. Planning (Problem Focussed)
E. Problem Focussed Coping as a whole
F. Emotional support (Emotion Focussed)
G. Venting (Emotion Focussed)
H. Humor (Emotion Focussed)
I. Acceptance (Emotion Focussed)
J. Religion (Emotion Focussed)
K. Self Blame (Emotion Focussed)
L. Emotion focused coping as a whole
M. Self Distraction (Avoidance coping)
N. Denial (Avoidance coping)
O. Substance use (Avoidance coping)
P. Behavioral disengagement (Avoidance coping)
Q. Avoidance coping as a whole
R. Coping as a whole

1.3. Results regarding the comparison between public and private sector employees with reference to Self efficacy.

1.4. Results regarding the comparison between public and private sector employees with reference to life satisfaction.
2. Results regarding interrelationship in public sector employees among the four variables and their dimensions which are-
1. occupational stress and its different dimensions

   a. Role overload
   b. Role Ambiguity
   c. Role conflict
   d. unreasonnable group and political pressure
   e. Responsibility for Persons
   f. Under participation
   g. Powerlessness
   h. Peer group relations
   i. Intrinsic impoverishment
   j. low status
   k. Strenuous working conditions
   l. unprofitability
   m. occupational stress composite

2. Coping style and its different dimensions
   a. Active coping (Problem Focused)
   b. Use of informational support (Problem Focused)
   c. Positive Reframing (Problem Focussed)
   d. Planning (Problem Focussed)
   e. Problem Focussed Coping as a whole
   f. Emotional support (Emotion Focussed)
   g. Venting (Emotion Focussed)
   h. Humor (Emotion Focussed)
   i. Acceptance (Emotion Focussed)
   j. Religion (Emotion Focussed)
   k. Self Blame (Emotion Focussed)
   l. Emotion focused coping as a whole
   m. Self distraction (Avoidance coping)
   n. Denial (Avoidance coping)
   o. Substance use (Avoidance coping)
   p. Behavioral disengagement (Avoidance coping)
   q. Avoidance coping as a whole
   r. Coping as a whole

3. Results regarding interrelationship in private sector employees among the four variables and their dimensions-
1. occupational stress and its different dimensions
   Role overload Role Ambiguity Role conflict unreasonable group and political pressure Responsibility for
Persons Under participation, Powerlessness, Peer group relations, Intrinsic impoverishment, low status, Strenuous working conditions, unprofitability, occupational stress composite.

2. Coping style and its different dimensions
Active coping (Problem Focused), Use of informational support (Problem Focused), Positive Reframing (Problem Focussed), Planning (Problem Focussed), Problem Focussed Coping as a whole, Emotional support (Emotion Focussed), Venting (Emotion Focussed), Humor (Emotion Focussed), Acceptance (Emotion Focussed), Religion (Emotion Focussed), Self Blame (Emotion Focussed). Emotion focused coping as a whole, Self distraction (Avoidance coping), Denial (Avoidance coping), Substance use (Avoidance coping), Behavioral disengagement (Avoidance coping), Avoidance coping as a whole, Coping as a whole.

3. Self efficacy
4. Life satisfaction

Table 1 - Table showing Mean, standard deviation and t values obtained from t test of the groups having Public and Private sector Employees with respect to occupational stress and its dimensions-
<table>
<thead>
<tr>
<th></th>
<th>Public</th>
<th>Private</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Powerlessness</strong></td>
<td>11.40</td>
<td>18.88</td>
<td>3.83</td>
<td>6.21</td>
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<tr>
<td><strong>Peer group relations</strong></td>
<td>9.46</td>
<td>14.58</td>
<td>2.06</td>
<td>2.99</td>
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<tr>
<td><strong>Intrinsic Impoverishment</strong></td>
<td>10.56</td>
<td>15.18</td>
<td>2.98</td>
<td>4.48</td>
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<tr>
<td><strong>Low Status</strong></td>
<td>8.86</td>
<td>15.62</td>
<td>3.75</td>
<td>2.92</td>
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<tr>
<td><strong>Strenuous Working Condition</strong></td>
<td>10.46</td>
<td>16.74</td>
<td>3.26</td>
<td>1.72</td>
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<tr>
<td><strong>Unprofitability</strong></td>
<td>6.70</td>
<td>15.7</td>
<td>1.97</td>
<td>3.91</td>
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<tr>
<td><strong>Occupational Stress composite Total</strong></td>
<td>133.60</td>
<td>214.38</td>
<td>14.27</td>
<td>23.37</td>
</tr>
</tbody>
</table>

This table shows that in Public sector employees the Mean and SD of occupational stress and its dimensions are- Role overload (Mean-18.42, SD-3.93), Role ambiguity (Mean-11.46, SD-2.47), Role conflict (Mean-12.98, SD-3.29), unreasonable group and political pressure (Mean--11.44, SD-2.52), Responsibility For persons (Mean-8.98, SD-2.26), under participation (Mean-12.88, SD-2.98), Powerlessness (Mean-11.44, SD-3.82), Peer group relations (Mean-9.46, SD-2.06), Intrinsic impoverishment (Mean-10.56, SD-2.98), Low status (Mean-8.86, SD-3.75), strenuous working conditions (Mean-10.46, SD-3.26), unprofitability (Mean-6.7, SD-1.91), Occupational stress composite (Mean-133.60, SD-14.27)

In Private sector employees the Mean and SD of occupational stress and its dimensions are- Role overload (Mean-25.58, SD-3.32), Role ambiguity (Mean-26.92, SD-7.38), Role conflict (Mean-21.28, SD-4.52), unreasonable group and political pressure (Mean-14.94, SD-2.52), Responsibility For persons (Mean-13.78, SD-2.65), under participation (Mean-15.94, SD-2.68), Powerlessness (Mean-18.88, SD-6.21), Peer group relations (Mean-14.58, SD-2.99), Intrinsic impoverishment (Mean-15.18, SD-4.48), Low status (Mean-15.62, SD-2.91), strenuous working conditions (Mean-16.74, SD-1.72), unprofitability (Mean-15.7, SD-3.91), Occupational stress composite (Mean-214.38, SD-23.37)

From this table, it can be seen that the mean and SD Values of Occupational stress in Public and Private sector employees is more or less consistent expect there is slight inconsistency in data in Role ambiguity category of Private sector employees (SD-7.38) and for the category of occupational stress composite data is highly inconsistent for both the groups (SD-14.27, SD-23.37 respectively)

From the above table it is found that there is significant difference between public and Private sector employees in terms of - Role overload, Role ambiguity, Role conflict, unreasonable group and political pressure, Responsibility For persons, under participation, Powerlessness, Peer group relations, Intrinsic
impoverishment, Low status, strenuous working conditions, unprofitability, Occupational stress composite.

Graph 1-

![Graph showing the mean differences between public sector and private sector employees in terms of occupational stress and its dimensions](image)

Graph 2-
Graph showing differences between public and private sector employees in terms of standard deviation of scores of occupational stress and its dimensions

Table 2- Table showing Mean, standard deviation and t values obtained from t test of the groups having Public and Private sector Employees with respect to coping style and its dimensions, self efficacy and life satisfaction -

<table>
<thead>
<tr>
<th>Variables and Groups</th>
<th>Mean</th>
<th>SD</th>
<th>t value</th>
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- Public sector employees
- Private Sector Employees
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<th>Dimensions</th>
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<th>Private</th>
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<tr>
<td>Active Coping (Problem Focussed)</td>
<td>5.66</td>
<td>5.56</td>
<td>1.72</td>
<td>1.88</td>
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<tr>
<td>Use of Informational Support</td>
<td>5.48</td>
<td>5.06</td>
<td>1.72</td>
<td>1.89</td>
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<tr>
<td>Positive Reframing (Problem Focussed)</td>
<td>5.62</td>
<td>5.36</td>
<td>1.71</td>
<td>1.95</td>
</tr>
<tr>
<td>Planning (Problem Focussed)</td>
<td>5.76</td>
<td>5.36</td>
<td>1.56</td>
<td>1.95</td>
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</table>

<table>
<thead>
<tr>
<th>Problem Focussed Coping Total</th>
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<td>Emotional Support (Emotion Focussed)</td>
<td>5.40</td>
<td>20.82</td>
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<td>4.03</td>
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<td>Venting (Emotion Focussed)</td>
<td>Public</td>
<td>5.04</td>
<td>1.76</td>
<td>1.57</td>
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<tr>
<td>Humor (Emotion Focussed)</td>
<td>Public</td>
<td>4.18</td>
<td>1.68</td>
<td>-0.698</td>
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<td>Acceptance (Emotion Focussed)</td>
<td>Public</td>
<td>5.20</td>
<td>1.49</td>
<td>2.072</td>
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<td>4.46</td>
<td>2.03</td>
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<td></td>
<td>Public</td>
<td>SD</td>
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<tr>
<td>Religion(Emotion Focussed)</td>
<td>4.96</td>
<td>1.94</td>
<td>-1.083</td>
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<tr>
<td>Self Blame(Emotion Focussed)</td>
<td>4.98</td>
<td>1.94</td>
<td>-1.073</td>
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<td>Emotion Focussed Coping Total</td>
<td>29.68</td>
<td>5.38</td>
<td>1.285</td>
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<tr>
<td>Self Distraction (Avoidance)</td>
<td>4.36</td>
<td>1.81</td>
<td>-5.137**</td>
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<tr>
<td>Denial (Avoidance)</td>
<td>3.56</td>
<td>2.06</td>
<td>-6.450**</td>
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<td>Substance Abuse (Avoidance)</td>
<td>2.14</td>
<td>1.17</td>
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<td>Avoidance Coping Total</td>
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<td>Self Esteem</td>
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<td>Life Satisfaction</td>
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<td>12.022**</td>
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</tbody>
</table>

From the above table, it can be found that for the public sector employees the mean and SD of coping style and its dimensions are Active coping (Mean—5.66, SD-1.51), Use of informational support (Mean-5.48, SD-1.72), Positive Reframing (Mean-5.62, SD-1.71), planning (Mean-5.76, SD-1.56), Problem Focussed Coping Composite (Mean-22.52, SD-3.97), Emotional Support (Mean-5.4 SD-1.63), Venting (Mean-5.04 SD-1.76), Humor (Mean-4.18 SD-1.68), Acceptance (Mean-5.20 SD-1.49), Religion (Mean-4.96 SD-1.93).
Self Blame (Mean=4.98, SD=1.94), Emotion focused coping composite (Mean=29.68, SD=5.37), Self Distraction (Mean=4.36, SD=1.81), Denial (Mean=3.56, SD=2.06), Substance Abuse (Mean=2.14, SD=1.17), Behavioral disengagement (Mean=2.74, SD=1.38), avoidance Coping Composite (Mean=12.80, SD=3.85), coping composite (Mean=117.28, SD=15.01), and For self efficacy (Mean=20.78, SD=5.60), Life satisfaction (Mean=25.80, SD=4.87)

For the public sector employees the mean and SD of coping style and its dimensions are Active coping (Mean=5.56, SD=1.50), Use of informational support (Mean=5.06, SD=1.88), Positive Reframing (Mean=5.36, SD=1.93), planning (Mean=4.84, SD=1.68), Problem Focussed Coping Composite (Mean=20.82, SD=4.03), Emotional Support (Mean=4.44, SD=1.90), Venting (Mean=4.62, SD=1.57), Humor (Mean=4.40, SD=1.45), Acceptance (Mean=4.46, SD=2.03), Religion (Mean=5.32, SD=1.33), Self Blame (Mean=5.32, SD=1.11), Emotion focused coping composite (Mean=28.48, SD=3.83), Self Distraction (Mean=6.06, SD=1.47), Denial (Mean=6.04, SD=1.77), Substance Abuse (Mean=5.78, SD=1.59), Behavioral disengagement (Mean=6.16, SD=1.37), avoidance Coping Composite (Mean=24.04, SD=2.67), coping composite (Mean=122.58, SD=11.76), and For self efficacy (Mean=25.80, SD=4.87), Life satisfaction (Mean=14.74, SD=4.30)

It can be seen that the above data is more or less consistent and only in case of coping composite total score, there is inconsistency among the data.

From the above data, it can be found that there is significant difference between Public and Private sector employees in terms of Self distraction (Avoidance Coping), Denial (avoidance coping), Substance abuse (Avoidance coping), Behavioral disengagement (Avoidance Coping), Total avoidance coping score. In Case of avoidance coping and its dimensions generally Private sector employees score higher and there is also significant different between public and Private sector employees in terms of self efficacy and life satisfaction wherepublic sector employees score higher.

Graph- 3

Graph showing the mean differences between public and private sector employees in terms of coping style and its dimensions and self efficacy and life satisfaction.
Graph 4 -

SD Difference between groups

Graph showing the Standard deviation differences between public and private sector employees in terms of coping style and its dimensions and self-efficacy and life satisfaction.

Table 3 - Table showing correlation between Occupational stress and its dimension and Problem Focussed coping and its dimensions among public sector Employees:

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>AC(PF)</th>
<th>IS(PF)</th>
<th>PR(PF)</th>
<th>PL(PF)</th>
<th>PF Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>.080</td>
<td>.000</td>
<td>-.167</td>
<td>-.013</td>
<td>.047</td>
</tr>
<tr>
<td>RA</td>
<td>-.044</td>
<td>-.020</td>
<td>-.070</td>
<td>.084</td>
<td>.011</td>
</tr>
<tr>
<td>RC</td>
<td>.007</td>
<td>.213</td>
<td>-.131</td>
<td>-.005</td>
<td>.037</td>
</tr>
<tr>
<td>UGPP</td>
<td>-.030</td>
<td>.217</td>
<td>.054</td>
<td>-.149</td>
<td>.048</td>
</tr>
<tr>
<td>RP</td>
<td>.016</td>
<td>.195</td>
<td>.251</td>
<td>-.105</td>
<td>.158</td>
</tr>
<tr>
<td>UP</td>
<td>-.145</td>
<td>.154</td>
<td>.063</td>
<td>-.068</td>
<td>.012</td>
</tr>
<tr>
<td>P</td>
<td>.042</td>
<td>.112</td>
<td>.217</td>
<td>.235</td>
<td>.250</td>
</tr>
<tr>
<td>PR</td>
<td>.209</td>
<td>.131</td>
<td>.172</td>
<td>-.016</td>
<td>.204</td>
</tr>
<tr>
<td>II</td>
<td>.089</td>
<td>.054</td>
<td>.034</td>
<td>-.076</td>
<td>.042</td>
</tr>
<tr>
<td>LS</td>
<td>-.091</td>
<td>.102</td>
<td>-.021</td>
<td>.113</td>
<td>.045</td>
</tr>
</tbody>
</table>
From the above table, it can be seen that, there is no significant correlations among occupational stress and its dimensions and problem focused coping and its Dimensions.

Graph 5:

Graph showing relation between occupational stress and its dimensions and Problem focused Coping and its dimensions among Public sector employees

Table 4 - Table showing correlation among Occupational stress and its dimensions and Emotion Focussed coping style and its dimensions among public sector employees:

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>ES(EF)</th>
<th>V(EF)</th>
<th>H(EF)</th>
<th>AC(EF)</th>
<th>R(EF)</th>
<th>SB(EF)</th>
<th>EFC</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>.134</td>
<td>251</td>
<td>.299*</td>
<td>-.049</td>
<td>.032</td>
<td>-.154</td>
<td>.172</td>
</tr>
<tr>
<td>RA</td>
<td>-.144</td>
<td>-.031</td>
<td>-.251</td>
<td>.133</td>
<td>-.046</td>
<td>-.042</td>
<td>-.113</td>
</tr>
<tr>
<td>RC</td>
<td>-.122</td>
<td>-.176</td>
<td>-.219</td>
<td>-.218</td>
<td>-.240</td>
<td>-.223</td>
<td>-.387**</td>
</tr>
<tr>
<td>UGPP</td>
<td>.211</td>
<td>-.055</td>
<td>.115</td>
<td>-.088</td>
<td>-.105</td>
<td>-.169</td>
<td>-.044</td>
</tr>
<tr>
<td>RP</td>
<td>.188</td>
<td>.134</td>
<td>.251</td>
<td>.299*</td>
<td>-.049</td>
<td>.032</td>
<td>-.154</td>
</tr>
<tr>
<td>UP</td>
<td>-.019</td>
<td>.013</td>
<td>.021</td>
<td>.064</td>
<td>.408**</td>
<td>.327</td>
<td>.299</td>
</tr>
<tr>
<td>P</td>
<td>-.087</td>
<td>.076</td>
<td>-.220</td>
<td>.018</td>
<td>.209</td>
<td>.207</td>
<td>.094</td>
</tr>
<tr>
<td>PR</td>
<td>-.187</td>
<td>-.039</td>
<td>.058</td>
<td>.128</td>
<td>-.077</td>
<td>.007</td>
<td>-.060</td>
</tr>
</tbody>
</table>
From the above Table, negative significant relationship has been found between Intrinsic Impoversishment and Venting. There is also a significant positive relationship between strenuous working conditions and Venting (emotion focused Coping) and also a significant positive relationship between Role Overload and humor. There is also significant positive relationship between underparticipation, low status and strenuous working conditions with that of religion. Positive relationship is found between strenuous working conditions and self blame. There is a negative relationship between Role conflict and total Emotion focused coping score. A positive relationship has been found between strenuous working conditions and total Emotion Focussed coping score.

Graph 6-

Graph Showing the relations between Occupational stress and its dimensions and emotion focused coping and its dimensions among public sector employees.
Table 5- Table showing correlation among Occupational stress and its dimensions with avoidance coping style and its dimensions and coping composite score among public sector employees-

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>SD(AV)</th>
<th>D(AV)</th>
<th>SA(AV)</th>
<th>BD(AV)</th>
<th>AV Total</th>
<th>Coping Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>-.156</td>
<td>-.321</td>
<td>-.180</td>
<td>-.336</td>
<td>-.420**</td>
<td>-.014</td>
</tr>
<tr>
<td>RA</td>
<td>-.113</td>
<td>-.090</td>
<td>-.052</td>
<td>-.354</td>
<td>-.244</td>
<td>-.090</td>
</tr>
<tr>
<td>RC</td>
<td>-.029</td>
<td>-.103</td>
<td>-.015</td>
<td>.057</td>
<td>-.053</td>
<td>-.273</td>
</tr>
<tr>
<td>UGPP</td>
<td>-.258</td>
<td>-.260</td>
<td>.034</td>
<td>.051</td>
<td>-.232</td>
<td>-.064</td>
</tr>
<tr>
<td>RP</td>
<td>.171</td>
<td>.064</td>
<td>.009</td>
<td>-.080</td>
<td>.088</td>
<td>.330*</td>
</tr>
<tr>
<td>UP</td>
<td>.046</td>
<td>-.118</td>
<td>.071</td>
<td>-.314*</td>
<td>-.176</td>
<td>.172</td>
</tr>
<tr>
<td>P</td>
<td>.117</td>
<td>.188</td>
<td>-.022</td>
<td>-.219</td>
<td>.070</td>
<td>.172</td>
</tr>
<tr>
<td>PR</td>
<td>.058</td>
<td>-.206</td>
<td>-.178</td>
<td>.057</td>
<td>-.116</td>
<td>.042</td>
</tr>
<tr>
<td>II</td>
<td>-.098</td>
<td>-.238</td>
<td>.070</td>
<td>.071</td>
<td>-.127</td>
<td>-.193</td>
</tr>
<tr>
<td>LS</td>
<td>.304*</td>
<td>.008</td>
<td>.005</td>
<td>-.447</td>
<td>-.119</td>
<td>.443</td>
</tr>
<tr>
<td>SW</td>
<td>.109</td>
<td>.028</td>
<td>-.213</td>
<td>-.335**</td>
<td>.072</td>
<td>.144</td>
</tr>
<tr>
<td>U</td>
<td>.076</td>
<td>.052</td>
<td>.115</td>
<td>-.074</td>
<td>.072</td>
<td>.144</td>
</tr>
<tr>
<td>OS(C)</td>
<td>.057</td>
<td>-.202</td>
<td>-.118</td>
<td>-.449</td>
<td>-.278</td>
<td>.204</td>
</tr>
</tbody>
</table>

From the above table, it can be seen that, there is significant positive relationship between low status and self distraction. Significant negative relationship is also seen between Under participation and Behavioral disengagement. Also a significant negative relationship between Strenuous working conditions and Behavioral disengagement. Significant negative relationship is also seen Between Role Overload and total avoidance coping score. A significant Positive relationship is also found between Responsibility for persons and total coping score.

Graph 7-
Graph showing Relations between Occupational stress and its dimensions and Avoidance coping and its dimensions among Public sector employees

Table 6- Table showing correlations among occupational stress and its dimensions with self efficacy and life satisfaction among public sector employees

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>Self Efficacy</th>
<th>Life satisfaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>-.250</td>
<td>.084</td>
</tr>
<tr>
<td>RA</td>
<td>-.094</td>
<td>.051</td>
</tr>
<tr>
<td>RC</td>
<td>-.031</td>
<td>.007</td>
</tr>
<tr>
<td>UGPP</td>
<td>-.290</td>
<td>.137</td>
</tr>
<tr>
<td>RP</td>
<td>.030</td>
<td>.137</td>
</tr>
<tr>
<td>UP</td>
<td>-.230</td>
<td>-.133</td>
</tr>
<tr>
<td>P</td>
<td>-.094</td>
<td>.065</td>
</tr>
</tbody>
</table>
Table shows no significant correlation among occupational stress and its dimensions with self efficacy and life satisfaction.

Graph 8-

Graph showing relations between occupational stress and its dimensions with that of self efficacy and life satisfaction among public sector employees

Table 7- Table showing Correlational matrix among coping style and its dimensions and self efficacy and life satisfaction among Public sector employees-

<table>
<thead>
<tr>
<th>Coping styles and dimensions</th>
<th>SE</th>
<th>LS</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC(PF)</td>
<td>.087</td>
<td>.307*</td>
</tr>
<tr>
<td>IS(PF)</td>
<td>.06</td>
<td>-.061</td>
</tr>
<tr>
<td></td>
<td>PR(PF)</td>
<td>P(PF)</td>
</tr>
<tr>
<td>---------</td>
<td>--------</td>
<td>-------</td>
</tr>
<tr>
<td></td>
<td>0.26</td>
<td>0.059</td>
</tr>
<tr>
<td>.252</td>
<td>243</td>
<td>0.294*</td>
</tr>
</tbody>
</table>

This table postulates that there is significant positive relationship between Active coping with that of Life satisfaction. A significant positive relationship is also seen between Problem focused coping score and life satisfaction. A significant negative relationship is seen between self distraction and life satisfaction, also total avoidance coping score with that of life satisfaction. There is a significant positive relationship between behavioral disengagement and self-efficacy. Also, a significant positive relationship between self-efficacy and life satisfaction.
Graph Showing relation between coping style and its dimensions with that of self efficacy and life satisfaction among public sector employees

Table 8- Table showing correlation between Occupational stress and its dimension and Problem Focussed coping and its dimensions among private sector Employees-

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>AC(PF)</th>
<th>IS(PF)</th>
<th>PR(PF)</th>
<th>PL(PF)</th>
<th>PF Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>-.132</td>
<td>0.128</td>
<td>-.033</td>
<td>-.180</td>
<td>-.080</td>
</tr>
<tr>
<td>RA</td>
<td>-.255</td>
<td>0.291*</td>
<td>-.011</td>
<td>-.346*</td>
<td>-.108</td>
</tr>
<tr>
<td>RC</td>
<td>-.015</td>
<td>-.004</td>
<td>-.012</td>
<td>-.042</td>
<td>-.031</td>
</tr>
<tr>
<td>UGPP</td>
<td>-.154</td>
<td>-.073</td>
<td>.051</td>
<td>-.046</td>
<td>.086</td>
</tr>
<tr>
<td>RP</td>
<td>-.056</td>
<td>.027</td>
<td>.028</td>
<td>-.168</td>
<td>.065</td>
</tr>
<tr>
<td>UP</td>
<td>-.083</td>
<td>.021</td>
<td>.118</td>
<td>-.273</td>
<td>.078</td>
</tr>
<tr>
<td>P</td>
<td>-.168</td>
<td>.183</td>
<td>.090</td>
<td>-.353*</td>
<td>-.081</td>
</tr>
<tr>
<td>PR</td>
<td>.006</td>
<td>-.194</td>
<td>.195</td>
<td>-.277</td>
<td>-.114</td>
</tr>
<tr>
<td>II</td>
<td>-.158</td>
<td>-.171</td>
<td>.056</td>
<td>-.402**</td>
<td>-.245</td>
</tr>
<tr>
<td>LS</td>
<td>.031</td>
<td>.124</td>
<td>.048**</td>
<td>-.121</td>
<td>-.236</td>
</tr>
<tr>
<td>SW</td>
<td>-.045</td>
<td>.234</td>
<td>.163</td>
<td>-.176</td>
<td>.046</td>
</tr>
<tr>
<td>U</td>
<td>.106</td>
<td>.153</td>
<td>.155</td>
<td>-.364**</td>
<td>-.007</td>
</tr>
<tr>
<td>OS(C)</td>
<td>-.192</td>
<td>.218</td>
<td>.139</td>
<td>-.511**</td>
<td>-.146</td>
</tr>
</tbody>
</table>

This table postulates that there is significant positive relationship between Role ambiguity and informational support. Also a significant positive relationship between low status and positive reframing.
Significant Negative relationship is seen between Role ambiguity and planning, also a significant negative relationship between Powerlessness and planning. Significant negative relationship is found between intrinsic impoverishment and planning. There is also a significant negative relationship between underparticipation and planning, also a significant negative relationship between Total Occupational stress score and planning.

Graph 10-

Graph showing relationship between occupational stress and its dimensions and Problem Focused coping and its dimensions among Private sector employees

Table 9- Table showing correlation between Occupational stress and its dimension and Emotion Focussed coping and its dimensions among private sector Employees-

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>ES(EF)</th>
<th>V(EF)</th>
<th>H(EF)</th>
<th>AC(EF)</th>
<th>R(EF)</th>
<th>SB(EF)</th>
<th>EFC</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>.219</td>
<td>.074</td>
<td>-.116</td>
<td>-.092</td>
<td>-.116</td>
<td>-.029</td>
<td>-.078</td>
</tr>
<tr>
<td>RA</td>
<td>.411</td>
<td>.258</td>
<td>.143</td>
<td>-.288</td>
<td>-.046</td>
<td>-.098</td>
<td>.220</td>
</tr>
<tr>
<td>RC</td>
<td>.023</td>
<td>.072</td>
<td>-.008</td>
<td>.006</td>
<td>.009</td>
<td>-.026</td>
<td>.067</td>
</tr>
<tr>
<td>UGPP</td>
<td>.130</td>
<td>.041</td>
<td>-.055</td>
<td>.050</td>
<td>-.123</td>
<td>.095</td>
<td>.080</td>
</tr>
<tr>
<td>RP</td>
<td>.011</td>
<td>.180</td>
<td>-.003</td>
<td>-.034</td>
<td>-.274</td>
<td>-.114</td>
<td>-.070</td>
</tr>
</tbody>
</table>
This table postulates that there is significant positive relationship between low status and venting and a significant negative relationship between Role ambiguity and acceptance.

**Table 10** - Table showing correlation between Occupational stress and its dimension and Avoidance coping and its dimensions among private sector employees

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>SD(AV)</th>
<th>D(AV)</th>
<th>SA(AV)</th>
<th>BD(AV)</th>
<th>AV Total</th>
<th>Coping Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>-.119</td>
<td>.058</td>
<td>-.199</td>
<td>.091</td>
<td>-.094</td>
<td>-.128</td>
</tr>
<tr>
<td>RA</td>
<td>.047</td>
<td>.066</td>
<td>.219</td>
<td>288*</td>
<td>.343*</td>
<td>-.122</td>
</tr>
</tbody>
</table>
The above table postulates that, there is significant negative relationship between under participation and self distraction. A significant positive relationship is found between peer group relations and denial. Also negative relationship is found between strenuous working conditions and behavioral disengagement. A significant positive relationship between Role ambiguity and total avoidance coping score, significant negative relationship between Under participation and total avoidance coping score. There is also a negative relationship between powerlessness and avoidance coping.

Graph 12-
Table 11- Table showing correlation between occupational stress and its dimensions with that of self Efficacy and life satisfaction

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>SE</th>
<th>LS</th>
</tr>
</thead>
<tbody>
<tr>
<td>RO</td>
<td>-.065</td>
<td>.088</td>
</tr>
<tr>
<td>RA</td>
<td>.155</td>
<td>.269</td>
</tr>
<tr>
<td>RC</td>
<td>.162</td>
<td>.239</td>
</tr>
<tr>
<td>UGPP</td>
<td>.031</td>
<td>-.060</td>
</tr>
<tr>
<td>RP</td>
<td>.122</td>
<td>.000</td>
</tr>
<tr>
<td>UP</td>
<td>.198</td>
<td>.064</td>
</tr>
<tr>
<td>P</td>
<td>.508**</td>
<td>.005</td>
</tr>
<tr>
<td>PR</td>
<td>.049</td>
<td>.018</td>
</tr>
<tr>
<td>II</td>
<td>.202</td>
<td>-.117</td>
</tr>
</tbody>
</table>

LS                        | .214 | -.109|
SW                        | .268 | -.086|
U                         | .130 | -.188|
OCC                       | .366**| -.121|

This Table postulates that there is significant positive relationship between powerlessness and self efficacy and also between total Occupational stress score and self efficacy.

Graph- 13

Graph showing relation between Occupational stress and its dimensions with that of self efficacy and life satisfaction among private sector employees
Table- 12- Table showing correlational matrix among Coping styles and itsdimensions and self efficacy and life satisfaction among private sector employees

<table>
<thead>
<tr>
<th>Variables and Dimensions</th>
<th>SE</th>
<th>LS</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC(PF)</td>
<td>-.063</td>
<td>.039</td>
</tr>
<tr>
<td>IS(PF)</td>
<td>.094</td>
<td>.102</td>
</tr>
<tr>
<td>PR(PF)</td>
<td>-.166</td>
<td>.217</td>
</tr>
<tr>
<td>P(PF)</td>
<td>-.073</td>
<td>-.152</td>
</tr>
<tr>
<td>PF total</td>
<td>-.089</td>
<td>.103</td>
</tr>
<tr>
<td>ES(EF)</td>
<td>-.174</td>
<td>.272</td>
</tr>
<tr>
<td>V(EF)</td>
<td>.258</td>
<td>.042</td>
</tr>
<tr>
<td>H(EF)</td>
<td>.051</td>
<td>-.237</td>
</tr>
<tr>
<td>A(EF)</td>
<td>-.113</td>
<td>-.329*</td>
</tr>
<tr>
<td>R(EF)</td>
<td>.100</td>
<td>.025</td>
</tr>
<tr>
<td>SB(EF)</td>
<td>-.126</td>
<td>-.263</td>
</tr>
<tr>
<td>EF total</td>
<td>-.023</td>
<td>-.185</td>
</tr>
<tr>
<td>SD(AV)</td>
<td>-.048</td>
<td>-.245</td>
</tr>
<tr>
<td>D(AV)</td>
<td>-.221</td>
<td>.060</td>
</tr>
<tr>
<td>SA(AV)</td>
<td>.258</td>
<td>-.086</td>
</tr>
<tr>
<td>BD(AV)</td>
<td>-.003</td>
<td>-.097</td>
</tr>
<tr>
<td>AV total</td>
<td>-.027</td>
<td>-.097</td>
</tr>
<tr>
<td>Coping Total</td>
<td>-.089</td>
<td>-.068</td>
</tr>
<tr>
<td>SE</td>
<td>1</td>
<td>-.094</td>
</tr>
</tbody>
</table>

There is significant negative correlation between acceptance coping and life satisfaction.
Graph 14-

Graph showing relation between Coping style and its dimensions with that of self Efficacy and Life satisfaction of Private sector employees

So, it can be concluded that, through analysis of data, the mean difference of occupational stress and its dimensions, Coping style and its dimensions, self efficacy and life satisfaction is found and significance of difference is also analysed between Public sector and Private sector employees. And the interrelationship between these variables and their dimensions are also found and significance between relationship is also analysed.

CHAPTER 5
DISCUSSION
Public sector and private sector are two important pillars of economy. The employees who are working in these sectors are the asset of these sectors and throughout their productivity they are taking forward their companies as well as the economy of the country. So employees physical, mental health and well being is very important.

But there is always going to be some level of stress in the workplace, and in modern times, many employees are suffering from occupational stress because of the high demands of the job which is conflicting with their abilities and skills. So to fighting with the occupational stress, the employees should have a good level of self esteem, they should use functional coping styles and should have a good sense of life satisfaction among them.

The statistical analysis of the data of those recent study tried to probe into the fact that whether there exist any significant difference between public sector and private sector employees middle age adults (35-50 years) with reference to occupational stress, coping style, self esteem and life satisfaction. Another aim of the study was to find out if there is any relation between the variables under study.
Occupational stress among public sector employees and private sector employees (Table 1)
By looking at the results of t tests (Table 1), it can be seen that in all subscales of occupational stress index (OSI scale) (i.e., Role overload, Role ambiguity, Role conflict, Unreasonable group send political pressure, Responsibility for persons, Under participation, Powerlessness, peer group relations, Intrinsic impoverishment, low status, strenuous working conditions, unprofitability) and total occupational stress, the mean values of the Private sector employees have are higher than that of public sector employees. This finding is similar with the past research studies which indicate there is significant difference between public and private sector bank employees with reference to role overload, Role ambiguity, Role conflict, powerlessness and strenuous working conditions. (Mokshagundam, Janardham, 2016).
Higher mean value for occupational stress among private sector employees is in keeping with the study which indicate significant difference between public sector and private sector executives with respect to various psychological aspects such as occupational stress, job involvement, job hardiness and burnout and which also indicate that Private sector executives are more likely to have higher levels of occupational stress particularly in terms of Role conflict, unreasonable group conflict and responsibility for persons (Subramanian et al, 2012).

Coping style, self esteem, life satisfaction among public sector employees and Private sector employees (Table 2)
Statistical analysis (Table 2), revealed that in case of coping style, Public sector and private sector employees only differ in terms of Total avoidance coping and its dimensions (Self distraction, Denial, Substance abuse, Behavioral disengagement), and in this case the mean values of private sector employees are found to be higher than public sector employees. This finding is partially in keeping with the study with bank employees which indicates that public and private sector employees significantly differ in coping dimensions (R. Priya, 2017). Though no previous study has been found showing difference in avoidance coping and its dimensions. A recent study also found that employees who were high in proactive personality was positively associated with active coping strategies and negatively associated with avoidance coping strategies (Xie Jun, Yan Ming, 2016), so this may be due to the employees; personality factors or age.
Table 2 also revealed significant difference between Public and private sector employees in terms of self efficacy, where it is found that the mean score of Public sector employees has been high than private sector employees. This study is similar to the study. Though no study has been found to show difference among public and private sector employees in terms of self efficacy, A study with bank employees showed self efficacy and optimism as the significant predictor of organizational commitment among employees (Saleem et. al 2012). So, maybe the private sector employees lack optimism and organizational commitment than public sector employees.
This table also revealed significant difference between public and private sector employees in terms of life satisfaction where the mean values of public sector employees are more than that of private sector employees score more. This finding is also in keeping with the study by Dr. Ozaima (April - June, 2019) which shows significant difference on psychological well being and quality of life of employees working in public and private sector, significant difference was also found on quality of life of employers working in Public/Private.
The finding of high mean value is in keeping with a study of ERASMUS UNIVERSITY ROTTERDUM(2004) which looks at the relationship between Personality Traits, life satisfaction and sector of employment people who have public service motivation and/or a desire to help others may have a higher life satisfaction, as well as higher propensity to volunteer. That means people whoworked in certain occupations throughout their life that serves public and other people may be more happy later in life.

The finding of High life satisfaction among public sector employees are in keeping with the study with Turkish Public versus private sector employees which indicates that both job job and life satisfaction of the employees working in Public sector scored higher than private sector employees(Ozsoy et al, 2014)

**Correlation between occupational stress with Problem focussed coping and its dimensions among (Table 3 and Table 8)**

Table 3 reveals no significant relationship between Total occupational stress and its dimensions and Total Problem focussed coping and its dimensions among Public sector employees.

Lori A Button (2008) also shows that neither coping strategies (Problem Focussed, Emotion Focussed) was influential on the reported levels of job stress, whereas social support levels were either detrimental or beneficial based on job stress.

Similarly in this finding also, Problem focussed coping is not having any effect on their job stress.

Table 8 reveals significant negative Relationship of Role ambiguity, Powerlessness, intrinsic impoverishment, underparticipation and total occupational stress with that of planning and significant positive relationship has also been found between Role ambiguity and informational support and low status and positive reframing.

This finding is in keeping with the study with nurses which indicates that newly hired nurses had average to high emotional intelligence and use problem focussed coping to deal with their occupational stress. (A.M.M. Ebstein,, 2015)

A study among hotel employees indicates that problem solving as a coping strategy predicts lower levels of occupational stress where both social support and avoidance coping strategy were found to increase occupational stress instead (Huang et al, 2018). Similarly, in these findings also it is found that for private sector employees Planning which is a problem focussed coping strategy helps to reduce stresses causing due to Role ambiguity, powerlessness, intrinsic impoverishment, underparticipation and also it helps to reduce total occupational stress and a tendency of using informational support is more when they are facing the stress from Role ambiguity and when they are stressed due to low status they use more positive reframing.

**Correlation between occupational stress and its dimensions with EmotionFocussed coping and its dimensions (Table 4 and Table 9)**

Table 4 reveals that, among Public sector employees, there is significant negative relationship between Intrinsic Impoverishment and venting and also a negative relationship between between Role conflict and total Emotion focused coping score. A significant positive relationship is also found between strenuous working conditions and Venting, between Role Overload and humor, underparticipation, low status and Strenuous working conditions with that of religion, And also a significant positive relationship is found between strenuous working conditions and self blame.
Table 9 reveals that, in case of private sector employees, significant positive relationship has been found between low status and venting and significant negative relationship among role ambiguity and acceptance has been found.

These findings are similar with the study which indicates that under participation, powerlessness, low status and Unprofitability were significantly associated with occupational stress. CHWs used various coping strategies such as self distraction, active coping, denial, substance use, behavioral disengagement, venting, positive reframing, humor and self blame to manage their stress. (Aryal, DMello, 2019)

These findings are also in keeping with a study of employee stress management of adaptive and maladaptive coping strategies indicates that over half of employees surveyed reported effective stress management. Most frequently used adaptive coping strategies were communication with friend/ family member and exercise , while most frequently used maladaptive coping strategies were drinking alcohol and eating more than usual, both adaptive and maladaptive coping strategies made significant (p<0.05) contributions to predicting employee’s perceived stress management. (Holton et al, 2016)

Similar with these findings, on the basis of these findings it can be said that for the public sector employees venting helps to reduce the stress which occurs from intrinsic impoverishment and as a whole emotion focused coping helps to reduce the stress which comes from role ambiguity. They have a tendency to use venting more when they face the stress from strenuous working conditions, use more humor when face more stresses from role overload, they have more tendency to use religious coping strategies when they face stresses from under participation, low status and strenuous working conditions also they have a tendency to use self blame when stress from strenuous working conditions is more.

For Private sector employees, Acceptance helps to reduce the stress from role ambiguity and it can be said that they have a tendency to use venting more when they face stress from low status. 

Correlation between occupational stress and its dimensions with that of avoidance coping strategies and its dimensions and Total coping (Table 5 and Table 10)

In Table 5, for public sector employees, significant negative relationship has been found between under participation and behavioral disengagement, role overload and total avoidance coping. Employees a significant positive relationship is found between low status and self distraction and between responsibility for persons and total coping score.

A similar study with white collar public sector workers indicate frequent use of five dimensions of coping strategies such as Problem Focussed, health, leisure oriented, social support seeking, avoidant and formal relaxation( Rick et al, 1994). In this finding also The public sector employees have more tendency to use self distraction when they face more stress due to low status. Also using behavioral disengagement helps them to reduce under participation and using avoidance coping helps them to reduce stress from role overload.

And as a whole coping helps to reduce stress from responsibility for persons for public sector employees. In table 10, for private sector employees, significant negative relationship has been found between under participation and self distraction, strenuous working conditions and behavioral disengagement, under participation, powerlessness with total avoidance coping. Significant positive relationship has also been found between low status and self distraction, responsibility for persons and total avoidance coping. No significant relationship has been found between total coping score with any dimensions of occupational stress and also overall occupational stress.
This finding is in keeping with the finding which indicates avoidant tactics are effective in reducing pain stress and anxiety in some cases, whereas non avoidant strategies appear to be more effective in others, (J Suls et Al, 1985) In this finding also it is found that for private sector employees, self distraction helps to reduce stress from under participation, Behavioral disengagement helps them to reduce stress from strenuous working conditions, Avoidance coping as a whole helps them to reduce stress from underparticipation and powerlessness.

**Correlation between Occupational stress and its dimensions with that of self efficacy and life satisfaction (Table 6 and Table 11)**

Table 6 Reveals that, for Public sector employees, there is no significant relationship between Occupational Stress and its dimensions and self efficacy. A study which is similar with the finding where teachers also shows no statistically significant relationship between teachers’ self efficacy (Hulya, IPEK et al, 2018)

Table 11 reveals that, for private sector employees, there is significant positive relationship between powerlessness and self efficacy and also between total Occupational stress score and self efficacy. But a similar study indicated that, During recession, self efficacy of change negatively relates to job stress (Marcel Van Dijk, 2009). Also in another study self efficacy is found to have a significantly negative relationship between EE and DP dimensions and positive relationship with PA dimension of Burnout (Nassani et al, 2021). But this finding is contradictory with these previous findings It maybe because of the age or the population is different.

For both Public and Private sector workers there is no significant relationship between occupational stress and its dimensions with that of life satisfaction. A similar study among public and private sector employees indicate that higher occupational stress is related to lower life satisfaction (Bano et al, 2014) This finding is contradictory maybe because the age of the population (35-50 years) or maybe due to the population is mixed with teachers, office workers and many other employees.

**Correlation among coping style with that of self efficacy and life satisfaction (Table 7 and Table 12)**

Table 7 reveals that, for public sector employees, there is a significant positive relationship between active coping and Total problem focused coping score with life satisfaction, between behavioral disengagement and self efficacy, significant negative relationship with self distraction, Total Avoidance coping and life satisfaction.

The finding of the positive relationship between active coping and as a whole problem focused coping with that of life satisfaction is in keeping with the study which indicates significant relationship between problem focused coping and life satisfaction (Sagone et al, 2014). Another study also indicates that problem focused coping has a direct and indirect effect upon job performance and satisfaction of teachers (Parveen et al, 2018)

Though no similar finding has been found which is in keeping with the finding of Behavioral disengagement and self efficacy , It maybe due to that, for this sample, in some highly stressful situations, maybe they imaginatively thinks they are capable of executing behaviours which are necessary to produce performance attainments, but at the time of doing they disengage themselves from executing the behaviours.

The finding of the significant negative relationship is in keeping with the study which indicates significant negative relationship between life satisfaction, perceived stress and self distraction (Janice O Toole, 2014).
Another study by Barnes et al (2011) also indicates that stress and avoidance coping inversely predicted life satisfaction.

Table 12 reveals that for private sector employees, there is significant negative relationship between Acceptance coping and life satisfaction.

Though no previous studies has been found in relation to the research finding it maybe due to that this sample of private sector employees when remain passive by accepting the situation as it is it hampers their life satisfaction.

Also, no significant relationship has been found between coping style and its dimensions with self efficacy for private sector employees. Though no research finding has been found similar to this finding, it may be due to they use Avoidance coping more, which make them to avoid the situation and they cannot approach it, so it has no effect upon their self efficacy.

**Correlation between self efficacy and life satisfaction (Table 7 and Table 12)**

Table 7 reveals that for public sector employees there is significant positive relationship between self efficacy and life satisfaction and Table 12 reveals for private sector employees, there is no significant relationship between self efficacy and life satisfaction. The finding of positive relationship with self efficacy and life satisfaction is in keeping with the study which indicates self efficacy is highly correlated with life satisfaction (Poorbaferani, et al, 2018). A study with young adults also show self efficacy significantly predict life satisfaction. (F. Savi, 2012).

No Previous studies has been found in support of the no correlation between self efficacy and life satisfaction which is found in case of private sector employees, it maybe due to that self efficacy is low among the private sector employees which cannot predict life satisfaction among them.

Thus, it has been evident from the findings that Private sector employees experiencing more occupational stress than Public sector employees, They use more avoidance coping strategies, have less self efficacy though it helps them to temporarily reduce stress but it hampers their life satisfaction and their self efficacy also cannot predict their life satisfaction. In Contrast, it has been found that Public sector employees are experiencing less job stress and more depends on Emotion focused coping and less avoidance coping strategies to combat with stress, and has more self efficacy and it leads to more life satisfaction among the Public Sector employees.

**CHAPTER 6**

**CONCLUSION**

**Conclusion**

1. **Hypothesis 1** - There is a significant difference between the public and Private sector employee groups with respect to occupational stress.

   Significant difference has been found between the two employee groups with respect to total occupational stress and its all dimensions (i.e Role overload, Role ambiguity, Role conflict, Unreasonable group send political pressure, Responsibility for persons, Under participation, Powerlessness, peer group relations, Intrinsic impoverishment, low status, strenuous working conditions, unprofitability).

   **Therefore, the Hypothesis 1 is accepted.**

2. **Hypothesis 2** - There is a significant difference between the public and private sector employee groups with respect to coping style.
Significant difference has been found between two employee groups with respect to only avoidance coping style and its different dimensions (Self distraction, Denial, Substance abuse, Behavioral disengagement), Not in terms of Problem focused coping style and emotion focused Coping and their dimensions and also overall coping score,

**Therefore it can be said that hypothesis 2 is partially accepted.**

3. **Hypothesis 3** - There is significant difference between the public and private sector employees with respect to self efficacy

Significant difference between two employee groups with respect to self efficacy,

**Therefore it can be said that hypothesis 3 is accepted.**

4. **Hypothesis 4**- There is significant difference between the public and private sector employees with respect to life satisfaction.

Significant difference has been found between two employee groups with respect to life satisfaction.

**Therefore, Hypothesis 4 has been accepted.**

5. **Hypothesis 5**- There is significant relation between occupational stress and coping style among Public sector employees.

For Public sector employees, In case of the relation between Problem focused coping and its dimensions and occupational stress and its dimensions, No significant relationship has been found between occupational stress as a whole and its dimensions with problem focused coping as a whole and its dimensions.

In case of emotion focused coping and its dimensions and occupational stress and its dimensions, significant negative relationship has been found between Intrinsic Impoverishment and venting and also a negative relationship is found between between Role conflict and total Emotion focused coping score. A significant positive relationship is also found between strenuous working conditions and Venting, between Role Overload and humor, underparticipation, low status and Strenuous working conditions with that of religion. And also a positive relationship is found between strenuous working conditions and self blame. In case of avoidance coping and its dimensions and occupational stress and its dimensions, a significant positive relationship between low status and self distraction. Significant negative relationship is also seen between Under participation and Behavioral disengagement. Also a significant negative relationship is found between Strenuous working conditions and Behavioral disengagement. Significant negative relationship is also found Between Role Overload and total avoidance coping score. A significant Positive relationship is also found between Responsibility for persons and total coping score.

**Therefore it can be said Hypothesis 5 is partially accepted.**

6. **Hypothesis 6**- There is significant relation between occupational stress and self efficacy among Public sector employees

No significant relationship has been found between occupational stress and its dimensions with self self efficacy among public sector employees.
Therefore, Hypothesis 6 is rejected.

Hypothesis 7 - There is significant relationship between occupational stress and life satisfaction among Public sector employees.

No significant relationship has been found between occupational stress and its dimensions with life satisfaction among Public sector employees.

Therefore, Hypothesis 7 is rejected.

7. Hypothesis 8 - There is a significant relation between coping style and self efficacy among public sector employees.

For Public sector employees, Only a significant positive relationship has been found between self efficacy and behavioral disengagement which is one dimension of avoidance coping.

So, it can be said that Hypothesis 8 is rejected.

8. Hypothesis 9 - There is significant relation between coping style and life satisfaction among Public sector employees.

For Public sector employees, Significant positive relationship has been found between active coping and Total problem focused coping score with life satisfaction, significant negative relationship is found among self distraction, Total Avoidance coping with that of life satisfaction.

Therefore it can be said that, Hypothesis 9 is partially accepted.

9. Hypothesis 10 - There is significant relation between self efficacy and life satisfaction among Public sector employees.

Significant positive relationship has been found between self efficacy and life satisfaction among public sector employees

Therefore it can be said that, Hypothesis 10 is accepted

10. Hypothesis 11 - There is significant relation between occupational stress and coping style among private sector employees.

For private sector employees, in case of the relationship between occupational stress and problem focused coping and their dimensions, significant negative Relationship has been found of Role ambiguity, Powerlessness, intrinsic impoverishment, underparticipation and total occupational stress with that of planning and significant positive relationship has also been found between Role ambiguity and informational support and low status and positive reframing.

In case of the relationship between occupational stress and emotion focussed coping and their dimensions, significant Positive relationship has been found between low Status and Venting and also a significant negative relationship among Role ambiguity and acceptance has been found.

In case of relationship between occupational stress and avoidance coping, significant negative relationship has been found between Under participation and self distraction, strenuous working Conditions and behavioral disengagement, Under participation, powerlessness with total avoidance coping. Significant positive relationship has also been found between low status and self distraction, Responsibility for Persons and Total avoidance coping.

No significant relationship has been found between overall coping with occupational stress and any of its dimensions,
So, It Can be said that, Hypothesis 11 can be partially accepted.

11. **Hypothesis 12** - There is significant Relation between occupational stress and self-efficacy among private sector employees.
   
   Significant positive relationship has been found between powerlessness and self-efficacy and also between total Occupational stress score and self efficacy.
   
   So it can be said that, Hypothesis 12 is accepted.

12. Hypothesis 13 - There is significant relation between occupational stress and lifesatisfaction among private sector employees.
   
   No significant relationship has been found between occupational stress and its dimensions with life satisfaction in case of Private sector employees.

**Therefore, Hypothesis 13 is rejected.**

13. **Hypothesis 14** - There is significant relationship between coping style and self-efficacy among private sector employees.
   
   No significant relationship has been found between coping style and self efficacy among Private sector employees.

**Therefore, Hypothesis 14 is rejected.**

14. **Hypothesis 15** - There is significant relationship between coping style and lifesatisfaction among Private sector employees.
   
   Only significant negative relationship has been found between acceptance coping and life satisfaction.

**So it can be said Hypothesis 15 is rejected.**

15. **Hypothesis 16** - There is significant relationship between self efficacy and lifesatisfaction among private sector employees.
   
   No significant relationship has been found between self efficacy and life satisfaction.

**Therefore, Hypothesis 16 is rejected.**

**CHAPTER 7**

**LIMITATION**

**Limitations of the study**-

The present study is found to have certain limitations. This factor if considered to a greater extent may make this present study met higher degrees of sophistication and thereby this may increase its generalizability.

- Sample size is less, if it could be increased, better statistical analysis could be reflected, But due to Time constraint, sample size was kept moderate.
- Gender differences should also have been studied.
- Due to short time bound, it was not possible to include a wider range of variables which contribute to the psychological profile as indicated by the studies.
- Age range should have been broad.

- Other socio demographic variables (income, socioeconomic status, Religion) could have been controlled
to a better extent.

- Data has been collected from a small population which if could be broadened, it can improve its generalization.

**CHAPTER 8
IMPLICATION
IMPLICATIONS OF THE STUDY**

- Psychological researches are aimed to learn and understand human behavior. It can be about how people think, feel and they behave or some combination of these issues. Research and understanding that follows, trickles down from the psychologies and alters society. The treatment of psychological problems can stretch a psychologist into realms beyond the specific.
- This study can provide a general understanding about the stress level of public and Private sector employees.
- This study findings also helps to understand which coping strategies are mostly used by employees and which strategies are helping them to reduce their occupational stress.
- This study findings can be applied to plan intervention strategies for employees who are suffering from work stress.
- This study also helps to determine the self efficacy and life satisfaction level among employees in public and private sectors and accordingly it will be helpful to plan strategies which can boost their self efficacy and life satisfaction.

**CHAPTER 9
SUGGESTIONS FOR FURTHER RESEARCHES
SUGGESTIONS FOR FURTHER RESEARCH**

- Various other variables of the study could be used with the same group for further information.
- Young adults group could be studied with the same variables.
- A particular occupation (for example, teacher, clerical workers) under public and private sector can be studied with the same variables.
- This study can be replicated on a large population for generalization of findings.
- Business persons, self-employed persons can be included for data collection.
- Gender differences can be studied.

**CHAPTER 10
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CHAPTER 11
APPENDICES
APPENDIX A
CONSENT FORM

I, Ms. Aishi Basak, a 2nd year M.Sc student of Applied Psychology of University of Calcutta, am writing to seek your consent for your participation in a research work that I am conducting as a part of my Masters degree in Applied Psychology. My research work focuses on administering a few questionnaires to assess certain psychological functioning among individuals working on different sectors and between age range of 35-50 years.
Participants are required to fill out some questionnaires that will take approximately 20-30 minutes to complete. The responses you give will be kept completely confidential and will be used only for research purpose. Only after you agree to participate in the work, you will be given this consent form and will be asked to sign it.
Participants in this research work is voluntary and you are free to leave the research at any point of time. If this research work is ever considered for publication, it will be ensured that only the result gets published and not any personal detail of the participant. No financial help or assistance will be taken from any of the participants for the research work.
I will be grateful to you if you kindly participate in this research work. If you have any questions related to the research work, you can contact me (9330751292) or mail me at (aishibasak318@gmail.com) If you willing to participate in this research, please sign int he assigned area.
STATEMENT OF THE PARTICIPANT- My permission was sought before making me a part of the research have been explained to me and I was also given the opportunity to clear my doubts.
Signature of the participant (with Date)

STATEMENT OF THE RESEARCHER- I have explained the importance of this consent form to all the individuals and I also made sure that all those interested in the work sign the consent form before participating in this research. I have tried my level best to clear all the queries of the participants and I have not pressurized any individual to participate in this research. I have also given the participants the freedom to withdraw themselves from the research work whenever they feel like.

Signature of the researcher (with date)

APPENDIX B
GENERAL INFORMATION SCHEDULE

Name/ Initials-Age-
Gender- Religion- Occupation-
Type of sector you work (please tick below)-

- Public

- Private

Started working at age-
Any change of jobs-
Reasons for change-
Duration of present job-
Job role-
Job regularity (please tick in any of the two options)-

Regular  irregular

Work record (please tick in any of three options)-

Good  satisfactory  Unsatisfactory

Work position (Please tick any of the four options)-

Rising  static  falling  Any history of suspension or show cause

Any history of physical illness, if yes, specify-
Any history of psychiatric illness, if yes, specify-

APPENDIX C
Occupational Stress Index (OSI)
Instructions- Please read each statement carefully and decide how you feel about your occupation described by the following statements.

Scale:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 =</td>
<td>Strongly Disagree (SDA)</td>
</tr>
<tr>
<td>2 =</td>
<td>Disagree (DA)</td>
</tr>
<tr>
<td>3 =</td>
<td>Uncertain (U)</td>
</tr>
<tr>
<td>4 =</td>
<td>Agree (A)</td>
</tr>
</tbody>
</table>
Please indicate on a scale of 1 to 5; for example, encircle 5 If you Strongly Agree (SA), or encircle 1 if you Strongly Disagree (SD) and so on.

<table>
<thead>
<tr>
<th>S.#</th>
<th>Statements</th>
<th>SDA</th>
<th>DA</th>
<th>U</th>
<th>A</th>
<th>SA</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>I have to do a lot of work in this job</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2.</td>
<td>The available informations relating to my job-role and its outcomes are vague and insufficient.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>3.</td>
<td>My different Officers often give contradictory instructions regarding my works.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>4.</td>
<td>Sometimes it becomes complied problem for me to make adjustment between political/group pressures and formal rules and instructions.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>5.</td>
<td>The responsibility for the efficiency and productivity of many employees is thrust upon me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>6.</td>
<td>Most of my suggestions are heeded and implemented here.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>7.</td>
<td>My decisions and instructions concerning distribution of assignments among employees are properly followed.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>8.</td>
<td>I have to work with persons whom I like.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>9.</td>
<td>My assignments are of monotonous nature.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>10.</td>
<td>Higher authorities do care for my self respect.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>11.</td>
<td>I get less salary in comparison to the quantum of my labour/work.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>12.</td>
<td>I do my work under tense circumstances.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>13.</td>
<td>Owing to excessive work load I have to manage with insufficientnumber of employees and resources.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>14.</td>
<td>The objectives of my work-role are quiet clear and adequately planned.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>15.</td>
<td>Officials do not interfere with my jurisdiction and working methods.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>16.</td>
<td>I have to do some work unwillingly owing to certain group or political pressures.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>17.</td>
<td>I am responsible for the future of a number of employees.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>18.</td>
<td>My co-operation is frequently sort in solving the administrative or industrial problems at higher level.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>19.</td>
<td>My suggestions regarding the training programmes of employees are given due significance.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>20.</td>
<td>Some of my colleagues and subordinates try to defame and malign me as unsuccessful.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>21.</td>
<td>I get ample opportunity to utilise my abilities and experience independently.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
22. This job has enhance my social status. 

23. I am seldom rewarded for my hard labour and efficient performance. 

24. Some of my assignments are quite risky and complicated. 

25. I have to dispose of my work hurriedly owing to excessive work load. 

26. I am unable to perform my duties smoothly owing to uncertainty and ambiguity of the scope of my jurisdiction and authorities. 

27. I am not provided with clear instructions and sufficient facilities regarding the new assignments trusted to me. 

28. In order to maintain group conformity sometimes I have to do/produce more than usual. 

29. I bear the great responsibility for the progress and prosperity of this organization. 

30. My opinions are sought in framing important policies of the Organization/Department. 

31. Our interest and opinions are duly considered in making appointments for important post. 

32. My colleagues do cooperate with me voluntarily in solving administrative and industrial problems. 

33. I get ample opportunity to develop my aptitude and proficiency properly. 

34. My higher authorities do not give due significance to my post and work. 

35. I often feel that this job has made my life cumbersome. 

36. Being too busy with official work I am not able to devote sufficient time to my domestic and personal problems. 

37. It is not clear that what type of work and behaviour my higher authorities and colleagues expect from me. 

38. Employees attach due importance to the official instructions and formal working procedures. 

39. I am compelled to violate the formal and administrative procedures and policies owing to group/political pressures. 

40. My opinion is sought in changing or modifying the working system, instrument and conditions. 

41. There exists sufficient mutual co-operation and team-spirit among the employees of this Organization/Department. 

42. My suggestions and cooperation are not sought in solving even those problems for which I am quite competent.
43. Working conditions are satisfactory here from the point of view of our welfare and convinience.

44. I have to do such work as ought to be done by others.

45. It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice.

46. I am unable to carry out my assignment to my satisfaction on account of excessive load of work and lack of time.

APPENDIX D

Brief-COPE (Brief-COPE)

Instructions:
The following questions ask how you have sought to cope with a hardship in your life. Read the statements and indicate how much you have been using each coping style.

<table>
<thead>
<tr>
<th>STATEMENTS</th>
<th>I haven't been doing this at all</th>
<th>A little bit</th>
<th>A medium amount</th>
<th>I've been doing this a lot</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>I've been turning to work or other activities to take my mind off things.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>I've been concentrating my efforts on doing something about the situation I'm in.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>I've been saying to myself &quot;this isn't real&quot;.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>I've been using alcohol or other drugs to make myself feel better</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>I've been getting emotional support from others.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>I've been giving up trying to deal with it.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>7</td>
<td>I've been taking action to try to make the situation better.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>8</td>
<td>I've been refusing to believe that it has happened.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>9</td>
<td>I've been saying things to let my unpleasant feelings escape.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>10</td>
<td>I've been getting help and advice from other people.</td>
<td>1</td>
<td>2</td>
<td>3</td>
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<td></td>
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</tr>
<tr>
<td>10</td>
<td>I've been using alcohol or other drugs to help me get through it.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>11</td>
<td>I've been trying to see it in a different light, to make it seem more positive.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>12</td>
<td>I’ve been criticizing myself.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>13</td>
<td>I’ve been trying to come up with a strategy about what to do.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>14</td>
<td>I’ve been getting comfort and understanding from someone.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>15</td>
<td>I’ve been giving up the attempt to cope.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**STATEMENTS**

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>I haven't been doing this at all</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>18</td>
<td>A little bit</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>19</td>
<td>A medium amount</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>20</td>
<td>I've been looking for something good in what is happening.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>21</td>
<td>I've been making jokes about it.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>22</td>
<td>I've been doing something to think about it less, such as going to movies, watching TV, reading, daydreaming, sleeping, or shopping.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>23</td>
<td>I've been accepting the reality of the fact that it has happened.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>24</td>
<td>I've been expressing my negative feelings.</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>25</td>
<td>I've been trying to find comfort in my religion or</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>


## APPENDIX E

### GENERAL SELF EFFICACY SCALE (GSE)

**INSTRUCTIONS** - Here a number of statements with some options are given below. Please read each statement carefully and tick the option which is most appropriate to you.

<table>
<thead>
<tr>
<th>STATEMENTS</th>
<th>Not at all true</th>
<th>Hardly true</th>
<th>Moderately true</th>
<th>Exactly true</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I can always manage to solve difficult problems if I try hard enough.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. If someone opposes me, I can find the means and ways to get what I want.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. It is easy for me to stick to my aims and accomplish my goals.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I am confident that I could deal efficiently with unexpected events.</td>
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<td></td>
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</tr>
<tr>
<td>5. Thanks to my resourcefulness, I know how to handle unforeseen situations.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I can solve most problems if I invest the necessary effort.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### APPENDIX F

#### Satisfaction with Life Scale (SWLS)

**Instructions:**
Below are five statements that you may agree or disagree with. Indicate your agreement with each item by tapping the appropriate box, from strongly agree, to strongly disagree. Please be open and honest in your responding.

<table>
<thead>
<tr>
<th>STATEMENTS</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Slightly agree</th>
<th>Neither agree nor disagree</th>
<th>Slightly disagree</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. In most ways my life is close to my ideal.</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>The conditions of my life are excellent.</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>I am satisfied with my life.</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>So far I have gotten the important things I want in life.</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>If I could live my life over, I would change almost nothing.</td>
<td>7</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>