

Study of the Psychological Impact of Unemployment on Individuals.

This research was qualitative because:

The methodological approach undertaken in the research. It outlined the research questions, the method employed for data collection, the sampling methods and how the data was analyzed along with ethical considerations and the limitations of the study.

The aim of this research was to set out the methodological approach undertaken to discover an individual's personal experience of unemployment from a monetary and psychological perspective.

Aim of research:

The purpose of this study is to investigate the following research questions:

- How does unemployment impact on an individual's psychological well-being?
- How do the financial restrictions of unemployment impact on an individual's quality of life and standard of living?
- What resources do individuals utilize in order to cope with unemployment and keep them motivated?

This was reason they have chosen the qualitative approach for the data and research. Qualitative research involves a process known as induction, whereby data is collected relating to a specific area of study and from this data the researcher constructs different concepts and theories. A qualitative approach was considered more relevant to undertake this research as it allowed greater capacity to gain more depth and meaning based on an individual's experiences of unemployment along with their beliefs and feelings opposed to a quantitative approach which is more structured, broader in scale and more numerically based.

1. Interview

Semi-structured interviews were selected to carry out this research study.

2. Sampling and selection

The ideas behind a specific sampling approach vary significantly, and reflect the purposes and questions directing the study. In choosing the sample of participants the researcher used a purposive sampling method.

3. Data collection

A Dictaphone was used to record the interviews and all interviews were fully transcribed verbatim three were recruited through third parties known to the researcher. All participants were contacted through email containing details of the research and by telephone with the interview particulars. All participants' chose to have the interviews carried out in their homes, where they felt more at ease in their surroundings and thus allowed them to speak more freely and openly on the research topic.

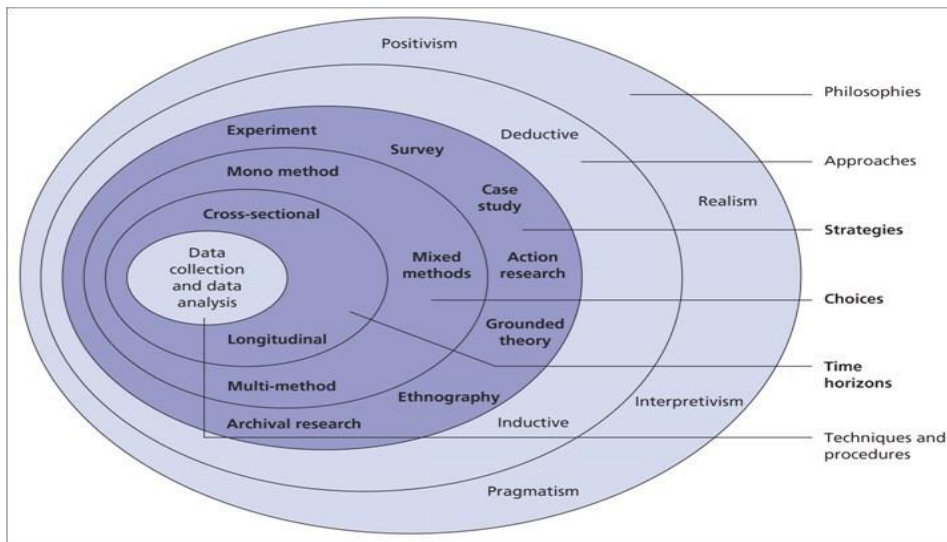
4. Data analysis

Once the data was transcribed, it was then coded, analyzed, interpreted and verified. The process of transcribing the interviews can help the researcher to gain more understanding of the subject from repeatedly listening to and reading the transcribed interviews.

5. Limitations of the study

While undertaking this study, the researcher encountered some limitations. Most notably, the small number of participant's meant that one has to be cautious in generalizing from the findings.

The key areas that are covered 6 layers of research onion, are : philosophies, approaches, strategies, choices, time horizon, techniques and procedures



First layer of onion: philosophies: In this research the philosophies they have used for qualitative approach is have chosen the Interpretivism. Interpretivism helps you in interpreting how people participate in the social and cultural life. In other words, you can learn what people understand about their own and others' actions. It can help you in understand a culture. Furthermore, you can also learn about the cultural existence and change through learning about the ideas and valuables. Some meanings may also prove helpful for you in the same.

In second layer of onion: Approaches: In approaches we have two methods inductive and deductive in the philosophies you have chosen the interpretivism then you have to go for inductive to support you approaches cause here we don't have anything we have to generate it by the interviews

In third layer on onion strategies: We have chosen the case study which is quit close to the interpretivism is case study a case study design helps you in doing a study on one or more people you can use the same to do research on real life cases and take a look at people's behavior, interview the people and search the record grounded theory : here we build theory after predicting and explaining the behavior with the use of the inductive method. You collect the data through observation.

In the fourth layer on onion: time horizon: The research onion has two-time horizon methods. First is cross-sectional that you can use to conduct a short time study. Another one is longitudinal that you can use while doing a long-term study.

Longitudinal: we use Longitudinal method also allows you to use qualitative and quantitative research methods. But, you use this method to study behavior and events with focused samples over a longer time.

Sixth layer of the research onion: Data collection and analysis

In this section of the research onion, you decide the questionnaire content and sample groups. You also give a thought to the questions you will ask in the interviews and many others things. It is a must for you to make sure that all the decisions and tools you use sync with the philosophies. You must keep the same thing in mind for the philosophical stances, strategies, choices and time-horizons. It may help you reach the valid results.

2nd research qualitative

Exploring the Barriers to Social Entrepreneurship in Zimbabwe: The Case of Graduate Professional Social Workers in Harare

The study adopted the qualitative approach and was a case study of social work graduates based in Harare. The study's sample was selected using purposive sampling technique since the population under investigation was graduate social workers. Saunders et al (2008) argue that purposive or judgemental sampling enables a researcher to use personal judgement in selecting participants that will best help in answering research question(s) to meet a study's objectives. Thus for the study a sample of 15 respondents was used broken down as follows- 9 social work graduates, 5 social work students with fieldwork experience and a director of one of the social work departments. Data was collected using in-depth personal interviews as the study sought to gain a deeper understanding of the participants' skills, experiences, perceptions, motivations and opportunities, recruitment was carried out with the aim of achieving diversity. Levy (2006) support this data collection method when he asserts that in cases of sensitive subject matter and complex decision-making processes, individual in-depth interviews provide a far more effective tool and create an environment where participants would be likely to speak more openly and frankly. Levy (ibid), adds that one-on-one in-depth interviewing encourages personal thought, respondent attentiveness to questions and they allow the interviewer to sense non-verbal feedback and to probe for clarity. Data collected was then processed using N-Vivo. Content analysis was used to analyse the processed data.

Collection of data : Data was collected through interviews with social work graduates, students and a director of a social work school in Harare. The findings revealed that the curricular of social work does not have the entrepreneurial training component

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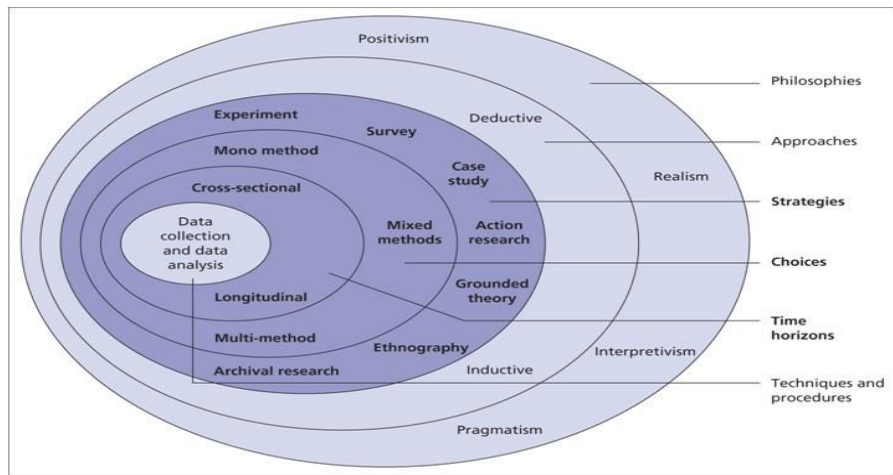
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Exploring the Barriers to Social Entrepreneurship in Zimbabwe: The Case of Graduate Professional Social Workers in Harare

Abstract

Samuel M.Gumbe (PhD)^{1,2} Faculty of Commerce, University of Zimbabwe

Tendai Towera^{1,2} Graduate School of Management, University of Zimbabwe

Social entrepreneurship is a phenomenon that has not been fully exploited to create employment and uplift underprivileged communities in Zimbabwe. Graduate social workers are expected to champion establishment of social enterprises. However they have opted to join the band wagon of people migrating into the diaspora in search of employment opportunities. This paper sought to establish why graduate social workers are not willing to venture into social enterprises despite the relevant training they possess and the vast opportunities presented by the ever shrinking Zimbabwe economy. Data was collected through interviews with social work graduates, students and a director of a social work school in Harare. The findings revealed that the curricular of social work does not have the entrepreneurial training component; there is lack of financial support and that there is a general non acceptance of such ventures by communities. The study recommends that the social work curricular be revised to incorporate entrepreneurial training and that successful social entrepreneurial ventures be given publicity to make them acceptable to both the communities and financial institutions.

Keywords: Social entrepreneurship, social work, barriers, opportunities, unemployment

1. Introduction

Social entrepreneurship is an area that has received little attention in developing countries yet its impact in society cannot be ignored. In developed countries social entrepreneurship has been embraced by Governments, financial institutions and ordinary citizens as evidenced by their willingness to fund social entrepreneurship ventures. Beneficiaries of such ventures include among others individuals and not –for –profit organisations which have assisted socially disadvantaged people in both their home countries and overseas. In sharp contrast social enterprises have not thrived in developing countries including Zimbabwe.

This paper seeks to establish some of the challenges that have inhibited the development of social enterprises in Zimbabwe particularly among the graduate social workers.

2. Background to the Study

In 2009 the Government of Zimbabwe (GoZ) adopted the multi currency system as away of stabilizing hyperinflation of 231 million percent (Besada and Moyo, 2008) which the country had experienced up to 2008. The multi-currency system managed to control hyperinflation but it created other problems for the economy. According to MEFMI (2009), after

adoption of the multi-currency, the following challenges ensued; liquidity crisis, lack of lender of last resort and high unemployment. MEFMI (ibid) argues that the liquidity challenges created unemployment as firms could not meet salary and other obligations due to depressed demand. Under those circumstances firms had no option but to retrench as a cost management strategy. The National Social Security Authority (NSSA) reported that a total of 711 companies in Zimbabwe closed shop between 2011 and 2013 while as at end of July 2013 149 firms from Bulawayo had lodged liquidation applications with the Bulawayo High Court (NSSA, 2013).

Faced with unemployment most people migrated to foreign countries like South Africa, the United Kingdom, Botswana, Australia and Namibia in search of employment. Among these migrants were social work graduates. According to www.hcpc-uk.org by September 2015 a total of 432 graduate social workers had migrated to the United Kingdom in search of employment. The Council of Social Workers (CSW) Assessment Report (2013) postulates that Zimbabwean universities produce an average of 200 social work graduates per year yet the audit carried out by Department of Social Services (DSS) (2015) asserts that there were less than 100 social workers manning all statutory child protection work which was impacting negatively on the justice delivery system mainly in cases involving child protection.

performance of the country. Broken families, street children, drug and alcohol abuse, unwanted pregnancies and other social vices have become rampant. Thus the environment provides an abundance of opportunities for social enterprises yet they are very few graduate social workers who have set up social enterprises as a way to counter unemployment (www.cswzim.org). The website cites a few examples of social entrepreneurship ventures such as Makaita Social Care Consulting, Zimbabwe Opportunities Industrialisation Centre (ZOIC) and DP Foundation who are occasionally engaged by UN agencies and other government departments to provide their expertise, review policies and develop strategies.

3. Statement of the Problem

The worsening economic environment in Zimbabwe is characterised by high unemployment and poor social services delivery. This environment has brought about a plethora of social vices that provide graduate social workers with an opportunity to initiate social entrepreneurship ventures that can assuage the high rates of unemployment and social vices. However the graduate social workers have opted to migrate to foreign lands seeking employment opportunities instead of creating their own and others' employment through starting their own social entrepreneurship ventures locally.

4. Objectives of the study

The study aims to understand why graduate social workers are failing to establish social entrepreneurship ventures that may be used to alleviate the high levels of unemployment and social vices. Specifically the study seeks to:

assess the extent to which social work graduates are exposed to entrepreneurial skills training; (

assess the barriers faced by social work graduates in their efforts to set up social entrepreneurship ventures;
(and (

provide strategies that may be adopted to stimulate establishment of social entrepreneurship ventures.

(5. Proposition (The study was premised on the proposition that graduate social workers lack social entrepreneurship skills; hence struggle to venture in social entrepreneurship. (6. Study Justification (The study's findings will guide curriculum review and influence its realignment to incorporate entrepreneurial skills and competencies. The study will also assist in identifying employment creation options for graduate social workers. The GoZ will benefit through graduate social work skills retention.

(7. Research Methodology (The study adopted the qualitative approach and was a case study of social work graduates based in Harare. The study's sample was selected using purposive sampling technique since the population under investigation was graduate social workers. Saunders et al (2008) argue that purposive or judgemental sampling enables a researcher to use personal judgement in selecting participants that will best help in answering research question(s) to meet a study's objectives. Thus for the study a sample of 15 respondents was used broken down as follows- 9 social work graduates, 5 social work students with fieldwork experience and a director of one of the social work departments. Data was collected using in-depth personal interviews as the study sought to gain a deeper understanding of the participants' skills, experiences, perceptions, motivations and opportunities, recruitment was carried out with the aim of achieving diversity. Levy (2006) support this data collection method when he asserts that in cases of sensitive subject matter and complex decision-making processes, individual in-depth interviews provide a far more effective tool and create an environment where participants would be likely

to speak more openly and frankly. Levy (ibid), adds that one-on-one in-depth interviewing encourages personal thought, respondent attentiveness to questions and they allow the interviewer to sense non-verbal feedback and to probe for clarity. (Data collected was then processed using N-Vivo. Content analysis was used to analyse the processed data. (8. Literature Review^{SEP}8.1 Definition of Social Work^{SEP}) Scholars define social work from different perspectives. Hearly (2008) defines social work as a profession which seeks to help and empower vulnerable groups in societies such as women, persons with disabilities, children and the elderly as well as people living with HIV/AIDS. Morals et al. (2010) define social work is a professional activity of helping individuals, groups and communities to enhance or restore their capacity for social function and creating societal conditions favourable to that goal. Mupedziswa (2005) gives a more direct view by defining social work as a professional approach of ameliorating social ills. The International Association of Schools of Social Work (IASSW) (2014) gives a more elaborate definition of social work by defining it as a practice-based profession and an academic discipline that promotes social development, social change, social cohesion, and the (empowerment and liberation of people. Thus different scholars agree on the definition of social work as a helping profession for desired social change.

8.2 DEFINITION OF SOCIAL ENTREPRENEURSHIP

Literature strongly agrees on the definition of social entrepreneurship. Nyssens (2006) defines social entrepreneurship as an innovative, social value creating activity that can occur within or across the non-profit, business and public sectors. Martin et al. (2007) concurs with Nyssens' definition but expresses it in business sense when he asserts that social entrepreneurship as phenomenon of applying business expertise and market-based skills in the non-profit sector. The Public Innovator's (2008) perspective social entrepreneurship is that it is a practice of responding to market failures with transformative and financially sustainable innovations aimed at solving social problems. Therefore, existing literature strongly suggests that social entrepreneurship is the fusion of business skills and social skills for social value creation. Therefore one can conclude that in social entrepreneurship the main driver is social benefit not profit.

Smith and Stevens (2010) postulate that there are three types of social entrepreneurs namely social bricoleurs, social constructionist and social engineers. Zahra et al. (2009) observe that social bricoleurs usually focus on discovering and addressing small-scale local social needs. Wulleman and Hudon (2015) add that this type of social entrepreneur is fairly autonomous from external suppliers and has practically no need of external or specialized resources. Wullenman and Hudon (ibid) further assert that what differentiates social bricoleurs from other social service providers is the unique manner in which they identify local opportunities, marshal necessary resources, and deliver services to the disadvantaged. Lehnar (2012) concludes that social bricoleurs act upon local needs.

Lastly there are social engineers who according to Zahra et al. (2009), recognize systematic problems within existing social structures and address them by introducing revolutionary change, as a result, these entrepreneurs often destroy dated systems and replace them with newer and more suitable ones. Wulleman and Hudon (2015), argue that unlike social bricoleurs and social constructionists, social engineers tackle existing social structures by addressing large-scale issues. Smith and Stevens (2010), add that prior knowledge in the field is not crucial in order for them to identify a problem. Their most important resource is the legitimacy of the masses and the associated political capital, which provides access to existing or required resources.

8.3 Elements/Qualities of Social Entrepreneurs

There is little consensus on the qualities of social entrepreneurs as scholars argue from different perspectives. However the different scholars tend to agree on the following as the critical attributes to social entrepreneurship. Austin et al. (2008) argue that innovation is the most fundamental quality of a social entrepreneur. Okpara (2007) defines innovation as the process of bringing creativity and the best ideas into reality and thus, innovation and creativity are intricately intertwined qualities of a social entrepreneur. Dobele et al (2011), strongly concur that creativity is the spark that drives the development of new products, services and ways to do business. Therefore, the authors concur that a social entrepreneur should have the ability to bring into existence ideas through imaginary skills for social value creation.

Praskier and Nowak (2012) identify risk taking behaviour as another key attribute to social entrepreneurship. Webster (2015) defines risk taking as an act of doing something that involves danger or risk in order to achieve a goal. Dobele et al (2011) add that a social entrepreneurship is not risk aversion but taking bold decisions in the quest to create social value. UNICEF (2007) agrees with the other authors on this attribute but adds another one which is referred to as visionary thinking. Webster (2015) defines visionary as having or showing clear ideas about what should happen or be done in the future. Bohwasi and Mukove (2008) postulate visionary thinking as the ability see an opportunity even in situations where others see chaos, confusion or problems. Thus the authors agree that risk taking, innovation and visionary thinking are fundamental elements of social entrepreneurship.

that flexibility, which is the ability to accommodate others of different opinions, is critical in enhancing interpersonal and networking abilities. Praskier and Nowak (2012) concur with Dees (ibid), further arguing that interpersonal skills are a vital competency for social entrepreneurs as they will need to be flexible in their quest for funding. They will need to be able to adjust from one funding conversation to the other. Agbenyiga and Hamadan (2008) add a deep understanding of culture as another key quality of social entrepreneurship. The authors give the example of Ghana where Ghanaian women are usually the financial pillar of the family and also act as the social network facilitator for the family.

Therefore creativity, innovation, risk taking, patience, determination, networking and deep understanding of culture are qualities that make up good social entrepreneurs according to the various scholars.

8.4 The Importance of Social Entrepreneurship

Dobele et al (2011) argue that social entrepreneurship is important as it provides employment opportunities to socially vulnerable people, compensates bottlenecks that are experienced by governments in the provision of local services and allows for creating social innovation in areas such as education, health, the environment and business development. The Annual Survey of Small Businesses in UK estimates that 800,000 people are employed by social entrepreneurs (State of social enterprise survey, 2009).

Hervieux et al. (2010), add that social entrepreneurship do not only create social value through the creation of employment, but empower the marginalised population. To support the fact that social entrepreneurship empowers the marginalised, Germak and Singh (2009) provides the example of an entrepreneurial social program, the Grameen Bank. This is a bank that was developed to address a market demand and boost economy. The bank has managed to successfully address the demand for economic independence in Bangladesh by establishing a vast system of micro-credit. Through micro loans of as little as \$30 the Grameen has economically disadvantaged Bangladeshis and, consequently, helped 5.3 million people build credit, support their families, construct homes, and move toward economic independence.

The existing literature strongly suggests that social entrepreneurship alleviates poverty and promotes self-worth. Dobele et al. (2011) agree with this assertion and posit that social entrepreneurs directly and indirectly addresses biggest societal problems such as HIV/AIDS, mental ill-health, illiteracy, crime and drug abuse. Thus it significantly raises the social status of persons with disabilities and improves their quality of life.

Various authors assert that social entrepreneurship is key in the development of social capital. Dobele et al. (2011) posit that social entrepreneurship creates social capital because of its focus on long-term relationships, ethics of cooperation, innovation and industrial development.

8.5 Conditions/Drivers for Social Entrepreneurship

Agbenyiga and Ahmedani (2008) argue that social entrepreneurship is mainly driven by low standards of living and the associated social problems. However some scholars believe that limited government participation in welfare matters triggers social entrepreneurship. Nandan and Scott (2013), posit that increased privatisation of government-run programs like child protection services has resulted in government playing less and less of a role in providing primary services. Nandan et al. (2015), further elaborate that there is a growing emphasis on reducing the governmental role in social welfare; concurrent with shrinking public funding for these causes has created major drivers for social entrepreneurship.

8.6 Social Work Barriers to Social Entrepreneurship

There is evidence to suggest that the social work curriculum is not empowering social work graduates to venture in social entrepreneurship. Bent-Dooley (2002), argue that social workers have already missed entrepreneurship opportunities due to their inward looking curriculum. This assertion is supported by Germak and Singh (2009), who argue that to address the changing environment of the non-profit sector, schools of social work should take a beacon role in educating social work students regarding the practice of advanced management techniques. SASW (2012) also weighs in on the argument by noting that the education policy of schools of social work must promote excellence, creativity and innovation in social work education and practice.

Germak and Singh (2012) identify perceptions by some social workers as a hindrance to social entrepreneurship. Germak and Singh (2009), add that embracing the practice of social entrepreneurship involves changing the way social workers do business. Social workers need to be business savvy which they should receive during their training in-order for them to overcome barriers to social entrepreneurship (Dale, 2012). Thus, studies

have shown that the social work curriculum is lacking business skills necessary to start and run a social entrepreneur venture.

Somescholars consider lack of a legal framework as a barrier to social entrepreneurship. For instance, Watters et al. (2012) found out that South Africa has no legislative framework to deal with social enterprises. Dees (2007) adds that due to the lack of legislative frameworks, social entrepreneurs do not find the kind of support they need to blend socially and attain their financial objectives.

Poor business models according to Mehta and Ashok (2012), is another impediment to social entrepreneurship. The authors argue that while microfinance spurs the initial growth of social entrepreneurs, there is still a challenge in finding the right business model for impact in sectors such as healthcare and education.

9. Findings

The following were identified by respondents as the major deterrents to social entrepreneurship:

a. Resistance within Communities

53% of the respondents indicated that there was a general negative attitude towards social entrepreneurship by communities in general. Respondents said that communities viewed efforts towards social entrepreneurship with suspicion as in most cases they associated social entrepreneurship ventures with politics or viewed them as bent on swindling them of their resources.

This finding reflects that social entrepreneurship, as practised by Zimbabweans, is not a common phenomenon in the Zimbabwean communities. Zimbabwean communities may only be used to see foreigners through aid agencies engaging in social entrepreneurship ventures. Therefore find it difficult that their own can engage in similar activities with no ulterior motives.

b. Relevance of curriculum to social entrepreneurial skills development 60% of the respondents indicated that the major impediment to social entrepreneurship among social work graduates was the curriculum used by the schools of social work. Only 33% of the respondents were of the opinion that the curriculum equipped graduates with social entrepreneurial skill. The findings reflect that the social work curriculum does not prepare graduates for entrepreneurship; instead it prepares them for a life of employment. This could explain the high rate of social work graduates who have opted to search for employment in the diaspora after failing to secure employment locally.

c. Political Interference and Rigid Regulatory Framework Respondents ranked political interference and a rigid regulatory environment as deterring them from engaging in entrepreneurial ventures. The GoZ has policy initiatives that seek to address social issues linked to community development for example the Land Reform, Indigenisation, Youth Empowerment, ZIMASSET, etc. Existence of such programmes creates that impression that social entrepreneurship ventures are a political domain. Secondly, respondents said that there are no clear regulations that should be followed by individuals who wish to set up social entrepreneurship ventures. They gave the example of payment of taxes and registration procedures to be followed. According to the respondents there was no policy by the tax authority with regard to tax clearance certificates for social entrepreneurship ventures. They also cited the absence of clarity regarding registration of such ventures- are they to be registered as Trusts or as welfare organisations under the Ministry of Labour and Social Services? These findings support research by Watters et al. (2012) and Dees (2007) who confirm that lack of a clear regulatory framework inhibit social entrepreneurship since they will not the necessary support needed to blend socially and attain their financial objectives.

d. Financial Challenges Respondents cited lack of financial resources and absence of willing financiers as the other barrier to social entrepreneurship. The Zimbabwean economic environment since the year 2000 has not been conducive to investments. Up to 2008 the environment was characterised by hyperinflation, (Besada and Moyo, 2008), while the post 2008 period is characterised by a liquidity crisis, lack of lender of last resort, depressed demand for goods and services and high unemployment and interest rates (CZI, 2015). This environment makes it difficult if not impossible for individuals to save to invest in ventures. On the other hand it also makes it difficult for individuals to borrow for start-ups

e. Competition Respondents brought up competition as another impediment to social entrepreneurship. Respondents said the social work was a highly specialised area hence required specialised skills. The required skills expect competitive remuneration which was being offered by many organisations in the diaspora. Thus new start-up social entrepreneurship ventures found it difficult to compete for the resources as they could not afford the remuneration demanded.

10. Conclusions

The study's findings bring the following conclusions:^[11]The curricular for social work programmes does not address the entrepreneurial side of its graduates. The

curricular still views social work graduates as being trained for seeking employment yet the reality on the ground is that there is little employment opportunities for the graduates.

The socio-political and economic environments currently prevailing in Zimbabwe does not support social entrepreneurship.

11. Recommendations

It is recommended that the social work degree programmes incorporate entrepreneurship training in order to prepare graduates for life after University. Given the prevailing challenges faced by Zimbabwe, which include high unemployment rates it would be wise to adopt entrepreneurship training as a life skill for social work graduates.

The study also recommends that the government clarifies regulations regarding the registration and operations of social entrepreneurship ventures. Social entrepreneurship is an area that has many benefits that will help Zimbabwe particularly in the face of the challenges that the country is faced with. Social entrepreneurship as a new phenomenon in developing economies including Zimbabwe has high potential for growth, thereby becoming a vehicle for employment creation and improving local communities' welfare.

Lastly there is need to conscientise society including financial institutions and the community at large of the existence of social entrepreneurship, its role in communities and that given the necessary support it can meet its financial and social obligations. This can be achieved by publicising successful social entrepreneurship ventures like the Grameen Bank, Water Play Pumps in South Africa, Water-Health International in Ghana and PolypillFor Cardio-Vascular treatment in India.

12. Area of further study

The majority of interviewed people were newly graduates without hands-on experience in social entrepreneurship. It is therefore recommended that further studies should focus on the experienced social work graduates who are in or were involved social entrepreneurship ventures.

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A Qualitative Study of the Psychological Impact of Unemployment on individuals.

Marie Conroy

Submitted to the Department of Social Sciences, Dublin Institute of Technology, in partial fulfilment of the requirements leading to the award of Masters in Child, Family & Community Studies.

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Abstract

This research study examines individual's experiences of unemployment from a psychological perspective. It presents the different psychological and financial effects of unemployment and presents the different theories developed on the effects of job loss on the individual. It will also examine the central role which work contributes to an individual's life. Finally, it will investigate how a person deals with unemployment and copes with the transition. A qualitative approach was selected as the research method for this study, through the use of six semi-structured interviews.

The research findings indicate that unemployment can affect an individual's psychological well-being. Unemployment can leave some individuals with feelings of worthlessness, a lack of identity, lack of motivation, feelings of embarrassment and increased stress levels. However, the unemployed do not all share similar experiences of unemployment as noted in the findings and are not all unhappy with their unemployment situation.

It's a recession when your neighbour loses his job; it's a depression when you lose your own. ~Harry S. Truman

Chapter One Introduction

The aim of this research is to establish and assess an individual's experience of unemployment. The main focus will be on the psychological effects and the impact which it has on an individual's well-being and will briefly present the financial effects. This chapter will demonstrate the rationale for choosing this research topic; it will also provide an overview of the following chapters by briefly outlining the content of each one.

1.1 Rationale for undertaking the research project

The economic recession which commenced in 2008 has given rise to a serious unemployment problem in Ireland. Work provides the fundamental means to an individual's livelihood and the absence of work has been correlated to numerous problems for the individual, families, communities and society as a whole. The central objective of this study is to understand the experience of being unemployed and the impact which unemployment has on an individual from a psychological viewpoint. The topic of unemployment and its growing rate is covered widely in the media. Society and the media tend to focus on the obvious effects of unemployment on an individual such as the financial loss of income and the impact which high levels of unemployment have on government resources rather than the psychological impact which can be just, if not more important. There is very little research to date in Ireland on the psychological effects of unemployment on the individual. This researcher has chosen to undertake this particular research topic on unemployment in an attempt to understand the psychological effect which unemployment has on an individual's personal life. The researcher hopes to develop the following research objectives:

- To examine the impact which unemployment can have on an individual from a psychological and monetary perspective;

- To examine the role which work plays in an individual's life;

f. - To identify the key researchers to date on the psychological affects of unemployment on the individual;

g. - To explore the different attitudes and experiences of unemployment;

h. - To determine how individuals cope with the transition to unemployment. By discovering the psychological impact of unemployment and understanding the issues which individuals go through, it is hoped that the data obtained might be used to optimise and/or develop services which help the unemployed individual cope with job loss and to improve their chances to get back to work. Furthermore it may be reassuring for people who experience unemployment to realise that they are not the only ones experiencing these emotions and feelings and this study may act as a catalyst in propelling them out of unemployment. This researcher believes that the psychological issues associated with unemployment are equally as significant as the financial deprivation and societal problems posed by unemployment and therefore deserve the same attention. But although this researcher did not intend to focus on the financial aspect of unemployment, it does unavoidably emerge through the themes. It is hoped that this research will provide an answer to the following research questions:

- How does unemployment impact on an individual's psychological well-being?

- How do the financial restrictions of unemployment impact on an individual's quality of life and standard of living?

- What resources do individuals utilise in order to cope with unemployment and keep them motivated?

1.2 Outline of study Chapter two reviews the literature corresponding to this research topic. This chapter will discuss the current rate of unemployment in Ireland as well as the definitions of employment and unemployment. It will analyze the role which work plays in an individual's life. It will discuss the psychological impact of unemployment on the

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individual with reference to past studies of unemployment. It will also present different models of unemployment developed by Jahoda (1982), Warr (1987) Fryer (1986) and present their analysis of unemployment. In addition it will examine the impact which limited financial resources have on a person's standard of living and hence their psychological well-being. Finally, how a person deals with the transition and copes with unemployment will be examined.

Chapter three will present the methodological approach undertaken in this research study. It will discuss the aim of the research study, the data collection methods used, how and why the sample was selected and how the data was analysed. It will also discuss the ethical considerations and finally, the limitations which this study posed.

Chapter four will present the findings obtained from the data collection and analysis. The different themes which emerged through data analysis will be presented with supporting citations from the narratives.

Chapter five will put forward an interpretation of the findings obtained, why the findings are relevant to the research and the findings are related to other research carried out.

Chapter six will conclude with a brief summary of the complete research study along with a series of recommendations.

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2.1 Introduction

Chapter Two Literature Review

The aim of this chapter is to review the literature available on this research study of unemployment. It will examine the central role which work contributes to an individual's life. In addition, it will examine the psychological and financial effects of unemployment and present different theories developed on the effects of joblessness. Finally, it will explore how a person deals with unemployment and copes with the transition.

2.2 Ireland's current rate of unemployment and definitions

Unemployment is a serious issue within Irish society today. Ireland was once a country of mass unemployment up until the late 1980s primarily due to a poorly performing economy. The Great Depression of the 1930s and the oil crisis of the 1970s also had a significant negative impact on Ireland's economy. However, from the beginning of the 1990's with the birth of the Celtic Tiger (Celtic Tiger is a term used to describe Ireland's rapid economic growth), this trend was reversed significantly and Ireland reflected a country of increased employment opportunities across the board for the first time in history. The total number of people employed rose from 1.2 million in 1990 to 2.1 million in 2007 – an increase of 75% (ESRI, 2010). However, the Celtic tiger era did not last and Irish history is repeating itself once again. Ireland is now in the midst of yet another world wide recession, and unfortunately with it, emigration has returned for many. Due to this dramatic downturn in the economy since 2008, there have been massive job losses across the board, which have led to higher than average unemployment across all strata's of society. During 2005 the unemployment rate stood at just over 4%, however that rate in August 2010 stands at 13.8% (CSO, 2010), (see appendix one).

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Unemployment comes about when an individual loses a job. It is a common feature within any society that there will always be some degree of unemployment due to the movement of workers, economic growth or stagnation and the fluctuation in the supply and demand for them. McKee-Ryan (2003) views unemployment as a life event in which paid employment is involuntarily taken away from an individual. A similar explanation is offered by Gallie et al. (1994) where the unemployed are described as being without work but looking for work if there were jobs available to them. They are considered part of the workforce and are distinguished from the economically inactive that choose not to work even if a job was offered to them.

Unemployment for many can be seen as an event which is mainly undesirable, uncontrolled and unscheduled (Whelan et al., 1991). The impact of unemployment upon an individual is dependent upon numerous factors, such as the resources and support networks which a person has in place, their financial situation and responsibilities, gender, age, ethnicity, the economy, local levels of unemployment and individual differences (Broman et al., 1995; Power and Manor, 1992; Shams and Jackson, 1994; Turner, 1995). Hayes & Nutman (1981) recognise that unemployment has different effects on different individuals and attitudes to losing a job will vary quite considerably, on the one hand some people may have a positive attitude towards unemployment and see it in terms of a gain, while others may see more problems than opportunities and therefore view the transition negatively and in terms of a loss. This will largely depend on the characteristics of the individual affected. To highlight this point, Burnett (1994) uses an example of the reactions of a forty year old unskilled labourer who has previously experienced several short spells of unemployment, his experience of losing a job is liable to be very different from those of a fifty year old manager who for the first time in his successful career has been made redundant. Burnett states that the level of trauma that relates to job loss will depend on how an individual feels about their former job, i.e. an individual may feel devastated due to the loss of status and respect or on the other hand they may feel a sense of relief and freedom if they disliked their job. Those who have more social support, who are more financially protected and with less family responsibility are less likely to suffer ill effects as those who do not have these same resources in place. According to Cassidy (2001) those who are just starting out on their working career and those

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nearing retirement age usually tend to deal with the transition better than those in between.

2.3 The role of work

Employment on the contrary according to Jahoda (1982) can be defined as work under contractual arrangements involving material rewards. Employment thus typically takes the form of a contractual relationship between an individual and an employer (Warr, 1987). However, this definition does exclude work outside of paid employment such as decorating work, house work, voluntary work and so on. Warr (1987) acknowledges that work takes many forms and these take place within employment, unemployment and non-employment. Largely however, when describing work and employment we do consider that there are material rewards. In today's society work can be deemed as a central and key factor in one's social, personal and domestic welfare. It ensures access to a certain standard of living and is seen as a prerequisite to an individual's well-being. It can provide outcomes that can satisfy a number of personal needs (Hayes & Nutman, 1981). Wrzesniewski, Dutton & Debebe (2003) argue that the meaning of work is based on a social structure made up, in part, by the diverse range of individuals encountered at work. Furthermore, the interpersonal dynamics that unfold between people at work create an important context in which work meanings are created.

Work for many individuals can be associated with feelings of ambivalence and can involve both feelings of obligation and choice, benefits and costs (Warr, 1987). For some individuals, work provides them with a sense of identity, income, social relationships and a social outlet, a sense of purpose and structure which they desire. While others may feel that their job offers them very little other than a means of survival and a source of income.

Typically it will depend upon the type of job which an individual has that will determine how he/she feels about it. Creed, Muller & Machin (2000) affirms the view that having paid work has not been acknowledged as universally positive for the employed individual. It is apparent that the quality and experience of the job has been identified as playing an important role in influencing the psychological well-being of

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the employed person. In addition there is growing evidence that the unemployed do not all share similar experiences of unemployment and are not all unhappy with their unemployment state (Creed et al., 2000) Hayes & Nutman (1981) acknowledge that positive support and satisfaction comes from being involved in the workforce, enjoying the status of a worker and this is irrespective of the type of job or the satisfactions that can be derived from carrying out the job. It is important for mental health to establish and attain realistic goals and it is partly through a job that goals may be defined and achieved (Platt, 1984). These findings highlight the importance of other functions of work rather than just for financial gain.

2.4 The psychological impact of unemployment

There have been numerous studies carried out on the impact of unemployment on the psychological health of unemployed people from the 1930s to the present. These studies have consistently demonstrated that unemployment has a damaging impact on the psychological health of the individual's involved (Creed et al., 2000). In addition, unemployment may impose additional stressors on individuals, such as uncertainty, worry, and financial and relationship difficulties. It is now recognized that people's psychological health has deteriorated when they move from employment to unemployment and recovered when they return to work (Gallie, Marsh & Vogler, 1994). The negative psychological effects of unemployment provided by researchers to date include; depression, anxiety, hopelessness, apathy, low self esteem and confidence, inability to cope with problems, moodiness, alcoholism, and parasuicide.

One of the most significant studies in relation to unemployment was carried out by Marie Jahoda, Paul Lazarsfeld and Hans Zeisel in a village Austria in the 1930's on the psychological consequences of prolonged unemployment on an individual. In 1930, the textile industry which had provided employment for the majority of the village for years collapsed and this resulted in 77 percent of the families in the village not having a single employed member at that time (Jahoda, Lazarsfeld & Zeisel, 1972). The author's findings noted feelings of resignation, apathy, depression; demoralisation and passivity which were demonstrated as the consequences of unemployment for many (Jahoda, Lazarsfeld & Zeisel, 1972).

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Jahoda (1982) furthered her research and developed the latent-deprivation model which proposed that individuals principally engage in paid work to attain manifest functions such as financial income, while work also provides an equally important set of latent functions which fulfil the prerequisites of a person's psychological needs. The latent functions of work as outlined by Jahoda includes the imposition of a time structure, a means of social contacts and experiences outside of the family, participation in collective purposes and goals, and it imposes status and identity as well as enforcing regular activity. Unemployment thus results in these experiences being taken away from the individual. Of these latent functions, Jahoda maintained that time structure was the most important. Individuals have deep seated needs for structuring their time use and perspective, for enlarging their social horizon, for participating in collective enterprises where they can feel useful, for knowing they have a recognized

place in society, and for being active” (Jahoda, 1984, p. 298). While other social institutions such as family or religion enforce some of these latent needs, none do so with as persuasive a reason as earning one's living (Jahoda, 1984). Jahoda believes that unemployment leads to deprivation in both manifest and latent functions; however it is the loss of the latent functions that impacts the most negatively on psychological well-being. Work is therefore essential in order to be psychologically healthy while unemployed individuals are at risk of experiencing a loss in well-being.

Jahoda believes that any job is better than the alternative of being unemployed. Her research was supported by a study carried out by Miles & Howard (1984) who concurred that differences existed between the latent function of individuals who were employed and unemployed, though differences were not identified across all five latent functions. Creed, Hicks & Machin (1998) demonstrate that the latent functions can also be provided in some way through additional means other than employment, such as attending work related training or educational institutions. Hayes & Nutman (1981) developed Jahoda's study further to include seven functions of work that built on the five human needs, and include a source of income and a source of creativity and mastery as the additional functions of work. These studies show that access to the latent set of functions for unemployed people does differ from employed people, and that those with better access usually have better mental health (Creed et al., 2001).

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A similar perspective was proposed by Warr (1987). He uses his vitamin model (similar to the effect of vitamins on physical health) to document that unemployment leads to negative psychological and physical effects. This is attributable to the fact that the positive benefits associated with work are involuntarily taken away from the unemployed individual. He outlines nine benefits, which include; opportunity for control, opportunity for skill use, external generated goals, variety, environmental clarity, availability of money, physical security, opportunity for interpersonal contact, and valued social position. Thus, as a consequence of unemployment, these nine benefits associated with work are no longer experienced by the individual due to loss of work. Low levels of these factors are thought to have negative effects on mental health, whereas increasing levels are supposed to have positive effects on mental health.

A criticism of Jahoda's model offered by Creed and Evan (2002) note that her latent- deprivation model fails to take into account individual differences, such as temperament, values or experiences. Fryer (1997) criticises Warr's and Jahoda's models as they see the individual as passive, spontaneous and dependent and not as an autonomous individual. Whelan et al. (1991) make the point that work need not necessarily be pleasurable to be beneficial but it is the links which it has with the environment which are crucial. These theories proposed seem to agree upon the fact that distress is not only a cause of unemployment but unemployment actually causes distress. The theories also pay limited attention to the role of broader social systems, for example, government assistance for the unemployed in determining people's experiences of unemployment (Siemens, 2007). Neither do these theories adequately address the experience of unemployment within the family system.

Unemployment is a status that is supposed to be a transitory period in an individual's life span. It is difficult to determine when an individual will exit from being unemployed, this in turn creates a lot of uncertainty and insecurity about the future and this insecurity is at the centre of the unemployed experience (Strandh, 2000). Work provides an important element in the construction and maintenance of a person's sense of identity. Hayes & Nutman (1981) state that due to the erosion of many traditional forms of identity, there is now more of an emphasis on the importance of work and occupation as a source of identity. They argue in the past, in

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small rural communities people were identified by their family, interests and skills. However, they stipulate as communities grow and become more complex, a person's intimate sense of identity is lost, consequently relationships tend to be brief and fleeting, therefore the job a person has tends to assume a greater significance in identifying the kind of person that he or she is. To be deprived of the opportunity to work can undermine the very basics upon which the identity has been built (Hayes & Nutman, 1981). Cassidy (2001) states that work proves a positive social identity which can be threatened by unemployment resulting in a loss of self esteem and varying degrees of physical and psychological ill effects. Furthermore, Jarrett & Kelvin (1985) argue that the most basic psychological effect of unemployment is that being unemployed itself induces increased self-consciousness, sometimes to a level which becomes disabling.

There are many influences on identity development including family influences, cultural and gender influences as well as the influence of unemployment. Particular professional roles can contribute in important ways to personal identity and self- perceptions (Platt, 1984). Platt (1984) states that you cannot get a true grasp of who a person is until you determine what kind of work they do. He argues that when an individual has employment involuntarily taken away from them, they therefore lose some aspect of their own personal identity and this has a strong impact

on their self esteem. Hayes & Nutman (1981) point out that when an individual becomes unemployed it is not simply a question of the individual who loses the status of a working person, but more importantly he/she loses the means by which the integrity of the self-image is maintained. This lack of identity arises because when individuals become unemployed, they are seen in terms of the group they no longer belong to, not as an unemployed person. Mullen (1985) states that with unemployment the individual loses his common sense of values, his status is lost in his own eyes and he imagines, in the eyes of his peers.

Fagin & Little (1984) maintains that work defines people in terms of status and influence, establishing hierarchies and groupings from which a sense of security, recognition, belonging and understanding is derived. Hayes and Nutman (1981) use the analogy of a doctor to show how a person's identity is defined by their work; in knowing that a person is a doctor it allows others to project their own biases and

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assumptions as to the type of person he is such as; his educational background, income, lifestyle and so on. Work not only influences the status that is attributed to the worker, but it can also influence the status of their family. Fagin and Little (1984) note that pressure can exist within the family to maintain or improve the social standing bestowed by employment, and conflict can arise when family members are at odds with job status. For the family man this means that the family itself becomes the main source of social contact and consequently the main social setting within which the stresses of unemployment are experienced and dealt with (Hill, 1977).

Ireland's growing rate of unemployment remains a significant concern for the foreseeable future. There were 200,100 men and 93,600 women out of work in the second quarter of 2010 - with the male unemployment rate at 16.7pc and the female unemployment rate at 9.8pc, it was also highest among young people aged from 15 to 19, with 40.6pc out of work, and more than a quarter of those aged between 20 and 24 were unemployed (Irish Independent, 2010).

A person's contribution in work creates a relationship between the individual and the society of which they are a part (Hayes, Nutman, 1981). Work roles for the majority are the most central roles and as a result people deprived of the opportunity to work can often feel inadequate and report a lack of belonging. In addition, Fagin & Little (1984) argues that if an individual lacks a sense of purpose in life it can result in feelings of powerlessness, isolation and self-estrangement for them. When a person loses their job, they lose the structure which a job gives their life, resulting in high levels of discontentment. Unemployment for many can be an isolating experience, cut off from their work colleagues and their resultant predisposition to withdraw from contact with peers.

Hoare & Machin (2006) proposes that positive effects can play a role and can offset the negative consequences of unemployment. They argue that negative effects have been included in numerous studies of the unemployed but that positive effects have been relatively neglected in the research. They believe that the positive effects should be considered together with the other core self-evaluation factors as an important personal resource as they are important predictors of leisure activity and also of mental health.

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Eisenberg & Lazarsfeld (1938) note the different effects on individuals:

- If the prestige and status of holding jobs are high the unemployed are more likely to become broken, whereas if prestige values are low or the individual has something else to turn to, he is more likely to remain unbroken [SEP]
- Young men still have hope of getting work; older men have found their place in society and are content with that. It is therefore the middle age groups, men in their thirties with responsibilities, who find it most difficult to adjust to unemployment. [SEP]
- Unemployment impacts more on the status of men than on women [SEP]
- The greater the loss, in terms of unemployment, the greater the psychological [SEP] problems [SEP]
- The length of unemployment has an effect in determining the person's change [SEP] in attitude creating the phases of unemployment for optimism, through pessimism to fatalism. Long durations of unemployment make an individual especially apathetic. [SEP] 2.5 The financial impact of unemployment [SEP] Fryer (1986) developed the agency restriction model to explain the deterioration in well-being as a result of unemployment. Fryer found that it was the loss of income (manifest function) that impacted on an individual most negatively as a result of unemployment and not the loss in the latent functions as argued by Jahoda. He believes humans to be "agents actively striving for purposeful self-determination,

attempting to make sense of, initiate, influence, and cope with events in line with personal values, goals, and expectations of the future” (Fryer, 1997, p. 12). He points out that money allows people to have control on their lives and provides them with experiences, roles, and a means of socialising, which are essential for developing and maintaining self-esteem and identity. The loss of financial income limits an individual’s autonomy which makes it very difficult to attain and plan for a satisfying lifestyle which is a prerequisite for the development and maintenance of a person’s well-being. If an individual is only just making ends meet, there is no scope for long-^{}[1]}_{}[SEP]}

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term savings for future goals, the focus of planning shifts from buying a house or saving for retirement to paying next month’s bills (Strandh, 2000).

A fundamental feature of the research to date on unemployment largely neglected to focus on the extent of financial constraints upon an individual and what this might imply for them. Strandh (2000) argues that the reason for this is possibly the assumption that the welfare state has reduced the impact of economic deprivation amid the unemployed. Fryer (1986) believes that the economic strain of unemployment reduces the individual’s control over their life circumstances making it more difficult to uphold the desired standard of living. This consecutively reduces long-term control of an individual’s life course because financial problems make planning impossible. Low income has an understandable negative effect on both happiness and life satisfaction (Böckerman, 2005). Income received as a result of working is a major factor in an individuals overall well-being. Furthermore, a study carried out by Morse and Weiss (1955) noted that income was not the only reasons why individuals look for work, and that the majority of workers would desire to work even if they were financially very wealthy. This shows that wages received from working has more than one function. Rantakeisu, Starrin & Hagquist (1999) promote the idea that a wage has a moral aspect to it in the sense that having an income upholds a legitimate social role.

While the financial strain of unemployment undoubtedly takes its toll on single individuals, those who have families to consider face added strain. Parents with children in the home face anxiety about their ability to provide for their family’s basic needs and education (Siemens, 2000). With significantly reduced incomes, individuals and families undoubtedly face a difficult financial struggle due to unemployment. For many individuals financial uncertainty is a major source of worry as a result of unemployment and leads to a sharp decrease in living standards and to persistent insecurity about household budgeting (Gallie, Marsh & Vogler, 1994). Rantakeisu et al. (1999) acknowledges that financial hardship due to unemployment and the moral correlation of work can be seen as pressures which allow individuals to view paid work as the main form of a socially accepted lifestyle.

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2.6 Transition to unemployment

The transition from employment to unemployment can be a life changing event. A transition can be defined as an event that leads to a change in social networks that can positively or negatively affect the individual (Schlossberg, 1982). A transition such as unemployment results in a shift in relationships, roles and routines and is seen as being a major life event (Evans et al., 1998).

Hill (1978) puts forward a three stage theory which an individuals passes through as a result of job loss. The first stage is initial trauma or optimism, the second stage is a process of accepting a new identity, involving boredom and stagnation, and finally adaptation to unemployment, where hope is somewhat resigned, but anxiety may be partially relieved. Fagin & Little (1984) describe the process as a normal process of mourning and compared these stages to a number of other situations of crisis with feelings of loss being similar to divorce, demotion or imprisonment. Burnett (1994) argues that the idea of a set pattern of reactions and stages is too simplistic and not appropriate because each individual’s experience of unemployment and the stages which they go through will be different.

2.7 Coping resources of individuals

Cassidy (2001) acknowledges that the consequences of unemployment are affected by the coping resources of individuals. These coping resources consist of individual characteristics (internal) and environmental conditions (external) that a person can utilise to cope with involuntary job loss (Lazarus & Folkman, 1984). McKee-Ryan (2003) has identified four types of coping resources which include personal, social, and financial and a time structure which are important for coping with job displacement. The leisure environment can provide an alternative source for gaining access to the latent benefits and serve as a useful and psychologically healthy way of coping with unemployment (Hoare & Machin, 2006).

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2.8 Conclusion

The primary aim of this chapter was to review the literature relating to unemployment and its consequences. It discussed the important contribution which work and working has to the individual. It also discussed the psychological and financial impact of unemployment and finally, the coping resources which an individual utilises in order to deal with job loss.

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3.1 Introduction

Chapter Three Methodology

The aim of this chapter is to set out the methodological approach undertaken to discover an individual's personal experience of unemployment from a monetary and psychological perspective. This chapter will present the aim of this research and the methodological approach adopted. It will present the sample which was selected and will set out the method used for data collection along with the process of data analysis. Finally, it will discuss any ethical issues and limitations associated with this study.

3.2 Aim of research

The purpose of this study is to investigate the following research questions:

- How does unemployment impact on an individual's psychological well-being?
 - How do the financial restrictions of unemployment impact on an individual's quality of life and standard of living?
 - What resources do individuals utilise in order to cope with unemployment and keep them motivated?
- 3.3 Qualitative approach
- A qualitative approach was chosen as the research method for this study. The process of research involves empirical work being carried out with the collection of data which can concur, refute or contest theories which in turn allows for understanding and clarification for different observations (May, 1997). Qualitative research involves a process known as induction, whereby data is collected relating to a specific area of study and from this data the researcher constructs different concepts and theories. A qualitative approach was considered more relevant to undertake this research as it

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allowed greater capacity to gain more depth and meaning based on an individual's experiences of unemployment along with their beliefs and feelings opposed to a quantitative approach which is more structured, broader in scale and more numerically based.

3.4 Interview

Semi-structured interviews were selected to carry out this research study. They allowed the participants to elaborate and with that provided more flexibility, range and therefore the capacity to elicit more information from the participant. Semi-structured interviews permit scope for individuals to answer questions more on their own terms than the standardised interview permits, yet still provides a good structure for comparability over that of the focused interview (May, 1997). Kumar (2005) views the interview as the most suitable approach for studying complex and sensitive areas as the interviewer has the opportunity to prepare a participant before asking sensitive questions and to explain complex ones to them in person.

While the interview process is a valuable means of collecting rich and in-depth data, it can prove to be an expensive and time consuming process. Interaction between the interviewer and the participant can differ as each interview is unique and the quality of the responses obtained from different interviews may vary significantly (Kumar, 2005). Furthermore the quality of the data generated is affected by the experience, skills and commitment of the interviewer (Kumar, 2005). A risk of researcher bias can also exist. In addition, it can prove to be a difficult task to gain reliable data on the research subject if there are a small number of participants involved, unlike the quantitative approach which involves a higher number of participants and hence in certain circumstances can provide more far reaching and reliable data results.

3.5 Sampling and selection

The ideas behind a specific sampling approach vary significantly, and reflect the purposes and questions directing the study (Punch, 1998). In choosing the sample of participants the researcher used a purposive sampling method. This form of sampling is essentially strategic and necessitates an attempt to establish a good correspondence

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between research questions and sampling (Bryman, 2004). The inclusion criterion was based on participants who are currently unemployed for at least six months or more. In undertaking this study the researcher chose to interview individuals aged between 30 to 40 years of age due to the fact that for most, their working careers would have been associated with positive economic growth and thus the benefits that came from it. Furthermore the age restriction aims to provide a more coherent group, which makes comparison between the subjects more relevant.

Participant	Sex	Age	Marital Status	No. of Children	Job Title
1	Male	35	Single	0	Brick Layer
2	Male	31	Married	2	Architect
3	Male	33	Single	0	Accountant
4	Female	32	Single	0	Administrator
5	Female	33	Single	1	Supervisor
6	Female	33	Married	1	Administrator

Participants were sought through personal contacts of the researcher. Initially seven participants were recruited to be interviewed; however one withdrew from taking part due to the sensitive nature of the study. As highlighted, the participants covered different occupations, including both white and blue collar workers and presented very different perspective and feelings on the research topic.

3.6 Data collection

Data collection took place in July 2010. A Dictaphone was used to record the interviews and all interviews were fully transcribed verbatim. Three of the six participants were acquaintances of the researcher; the other three were recruited through third parties known to the researcher. All participants were contacted through email containing details of the research and by telephone with the interview particulars. All participants' chose to have the interviews carried out in their homes, where they felt more at ease in their surroundings and thus allowed them to speak

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more freely and openly on the research topic. A Semi-structured interview is typically conducted with a series of questions in the general form of an interview schedule however the sequence of questions can be varied. The interviewer also has some freedom to probe and explore additional questions in response to what are seen as significant replies (Bryman, 2004), while at the same time allowing rapport and empathy to develop between the researcher and the participant. An interview schedule was prepared in advance to aid the researcher with the structure and flow of the interview (see appendix two). Each participant was presented with a similar set of questions relating to their overall experiences of unemployment and the impact which it had on their lives. The questions were mainly open ended questions with a small number of closed questions relating to information such as age, length of unemployment and so on. An example of an open ended question included in the interview schedule is 'What are your main feelings and emotions associated with having to adapt to unemployment?' Open ended questions like this allow the participant more scope to express thoughts and feelings (especially when sensitive issues are being discussed) and can offer more detail on the research subject (Sarantakos, 1988). The researcher sought to use language that was comprehensible and relevant to each of the participants being interviewed (Bryman, 2001).

The interview schedule was structured into the following five sections;

➤ participant's demographics ➤ their psychological/emotional well being ➤ their personal relationships ➤ their material well being ➤ their thoughts, aspirations and goals for the future.

As unemployment can be a very sensitive subject for some individuals, the researcher tried to balance the interview with questions that intend to highlight possible positive aspects of unemployment, interspersed throughout regarding the topic of study.

A pilot interview was carried out prior to the commencement of the actual research. This process allowed the interviewee to express thoughts and feelings relating to the questions. This opportunity allowed the researcher to resolve any difficulties with the

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wording of the questions and the structure, while also identifying any questions that might make a participant feel uncomfortable. The data collected in this interview was not included in the analysis.

3.7 Data analysis

Once the data was transcribed, it was then coded, analysed, interpreted and verified. The process of transcribing the interviews can help the researcher to gain more understanding of the subject from repeatedly listening to and reading the transcribed interviews. Coding the data began once all the data was fully transcribed (see appendix three). The codes applied are keywords which are used to categorise or organize text and are considered an essential part of qualitative research (Sarantakos, 1998). The data was then analysed, categorised and organised into themes and further sub-themes which emerged through the coding process. The themes which emerged were assigned a specific code accordingly. The next stage involved interpreting the data by identifying any reoccurring themes throughout and highlighting any similarities and differences in the data. The final stage involved data verification, this process involves a process of checking validity of understanding by rechecking the transcripts and codes again, thus allowing the researcher to verify or modify hypotheses already arrived at previously (Sarantakos, 1998)

3.8 Ethical considerations

Ethics is the discipline of dealing with what is right and wrong within a moral framework that is built on obligation and duty (Nation, 1997, p. 92).

A research proposal was submitted to the researcher's supervisor. Ethical approval was granted by the supervisor prior to commencement of the research. In conducting any type of research, the researcher must at all time be aware of the impact which their research will have on participants and on society as a whole and must therefore act accordingly. Kumar (2005) acknowledges that it is unethical to accumulate information without the knowledge of participants, and their expressed willingness and informed consent. Therefore the researcher made it clear to all participants that their participation was on a voluntary basis and that they were free to withdraw from

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the study at any time. While conducting this study, the researcher ensured informed consent from all participants. They were also advised that that they were under no obligation to answer any questions which they may not have felt comfortable with. Participants were given advanced notice prior to the interview, a broad outline of the subject to be discussed, an indication of the type of information that was required of the participant, the reasons why the research was being carried out and how the information which they provided would be used. Prior to the commencement of each interview the participants were told of the length of time involved with the interview and sufficient time was allowed before and after the interview for the participant to ask any questions relating to the research topic.

All participants signed a consent form stating that they were willing to participate in the interview while also ensuring them confidentiality and anonymity throughout the process (see appendix four). Unemployment for many individuals can be a sensitive and difficult topic and while preparing, researching and analysing the subject and data, the researcher was sensitive of the questions being asked in relation to the research and the possible vulnerability of the participants involved. It is important to note that individuals vary in their experiences of unemployment and therefore the researcher was very much aware, that for some participants it could be traumatic or upsetting to talk about being unemployed, which is why particular care was taken in the researchers approach to the subject.

3.9 Limitations of the study

While undertaking this study, the researcher encountered some limitations. Most notably, the small number of participants meant that one has to be cautious in generalising from the findings. When conducting any type of research it is beneficial to carry out the research on a larger and more in-depth scale in order to allow a more comprehensive analysis of the study. However, the use of semi-structured interviews proved very useful in gaining in-depth and meaningful data from the participants. While the method of interviewing is a time consuming process it proved to be an extremely efficient means of extracting information from individuals in an open and honest way and thus allowed the researcher to gain an invaluable insight into the

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participants personal experiences of unemployment and its effect on their over all well-being.

Another limitation relates to researcher bias which is always a risk in any type of research study, more so, the less structured the data collection is. This researcher tried to be aware of and to be vigilant of researcher bias. Although it is impossible to eliminate research bias, the researcher is confident to have achieved valid findings, which can be used for larger populations. Furthermore it could be argued that the type of data collected leave more room for interpretation than for example numeric data would.

3.10 Conclusion

This chapter discussed the methodological approach undertaken in the research. It outlined the research questions, the method employed for data collection, the sampling methods and how the data was analysed along with ethical considerations and the limitations of the study.

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4.1 Introduction

Chapter Four Findings

This chapter will draw upon the main themes and present the findings which arose out of the interview process and subsequent data analysis. First and foremost, a brief profile of each of the participants is presented. The key themes that emerged following data analysis as a result of unemployment on an individual were; psychological well being, the impact of diminished monetary resources on a persons standard of living, the importance of work and their future aspirations. All of the themes are interconnected, from analysing the data it emerged that unemployment impacts on all areas of an individuals life.

4.2 Participants

- i. ➤ •Participant one is from Louth and has being unemployed for over two and a half years. Prior to unemployment he worked as a brick layer and had held this position for over five years. While he has been unemployed he has utilised his time to work on his new home and has been looking for work infrequently. ^{1}_{SEP}
- j. ➤ •Participant two is from Limerick and had worked for over seven years with the same company as an architect. He is currently unemployed just over one year. He is married with two children, aged two and four. His wife works full time as a secretary. He is actively seeking work, and would consider emigrating. ^{1}_{SEP}
- k. ➤ •Participant three is from Cork, he had worked for three years with his previous employer as an accountant. He is single, has no debts and is actively looking for work. ^{1}_{SEP}

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➤ •Participant four is from Galway, prior to unemployment she worked as an administrator; she held this role for over one year. She suffers from Multiple Sclerosis; and is now looking for part time work rather than full time due to her illness. ^{1}_{SEP}

➤ •Participant five is from Galway and has being unemployed for over five and a half years. Her previous role was a supervisor in a hotel which she held for 6 years. She is a single mother, with a six year old daughter. She is not looking for work at the moment, but is returning to full time third level

education in September. [1] [SEP]

➤ Finally, participant six is from Dublin and had worked as a Human Resources administrator for just over three years prior to redundancy. She is married with a three year old child. Her husband works full time in the public sector. [1] [SEP]4.3 Psychological well-being [1] [SEP] All of the participants felt that unemployment had a negative effect on their psychological and emotional well-being. One participant described how he was left feeling worthless: [1] [SEP] I was feeling worthless, I wasn't part of society, I was embarrassed to say I was unemployed, I was even hiding from people I knew, I did not want them to know that I was unemployed. I just kept saying that I was on holiday every time I bumped into anyone, but I knew that I could not keep getting away with that, that obviously they would know and cop on. Emotionally I felt very low, I would have thought about suicide maybe but I had to think of my family then as- well you know, those are the people that you are going to leave behind you know. It did not look good. [1] [SEP] (Participant 3). [1] [SEP] He spoke about the length of time that he was unemployed and the longer he was, the more depressed he felt and struggled to see the light at the end of the tunnel: [1] [SEP] I suppose psychologically you feel more worthless, the longer you are unemployed you just feel like you are never going to work again, you think is this going to be my life, you can see why people become suicidal. Yeah, [1] [SEP]

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definitely, the longer that I was unemployed I was beginning to think there must be something wrong with me, I cant seem to get a job, I was beginning to become less motivated, my self belief in myself was gone, I was thinking there is something wrong with me, they don't want to employ me, the longer I was unemployed the worse I was getting, I was starting to get depressed. I was getting depressed, there was nights when I felt like I can't take this anymore, I did think about suicide as-well, it was something, you do think about. I think most people would definitely think about suicide, especially people who have big debts, they have no way out, when you have no way out you cant see any light.

(Participant 3).

One participant described the psychological impact which it had on him especially in relation to being a father and how it left him feeling inadequate as a man and a father:

Emotionally it is difficult because you want to provide but you can't for those who are reliant on you so emotionally that can be difficult. Say when one of the kids comes home from school and they are looking for money for a school trip and you got to be honest with them and it is very hard to be honest with them because it just sort of undermines you as a man.

(Participant 2).

Interestingly, participant four described the emotional impact as being to a certain point a positive experience, as she still had a routine and a reason to get up in the morning because of her daughter, that she would not 'be slobbering around her in her pyjamas all day'. However she understands from previous experience of unemployment how it 'would be bad for your head'.

Participant six acknowledged that that she had very little to talk about with friends and family and felt quite depressed at times and highlighted the importance in maintaining other interests outside of work and family life.

4.3.1 Identity

All participants acknowledged that work was an important aspect in the creation and maintenance of a person's identity. They described how ones identity does revolve around work and working, for some of them it was how they defined themselves as individuals:

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I do think it is important, when I worked I think it was a huge part of my life you have your friends and a lot of your conversations would revolve around work and then that's gone. I would define myself now as a mother but before I would have defined myself by work; my whole life would have revolved around hotels and my network of friends in work.

(Participant 5).

Another participant compared unemployment to being employed and how society perceives him now:

I suppose the society that we live in, people judge you by the job that you are in, if you are unemployed and you don't dress that well, people look at you like you are going to steal something, people don't look at you for who you are, its all about image.

(Participant 3).

Another participant described how society judges you as a person by the job that you do:

If a debate comes up on the telly, the job title of the person on the telly is underneath their face. The first thing people do ask is what do you do, as a mother you are nearly making excuses for not working, that when your asked you put yourself down, that you say I have to look after my child, it should not be an issue really, it should not be an automatic question. Oh that is what you are, it's the identity thing again, and the whole world will put an identity on you.

(Participant 4).

4.3.2 Health

Four of the participants acknowledged that their health deteriorated as a result of being unemployed, their image was not as important to maintain anymore, they started to put on weight and did very little exercise to keep themselves fit and healthy:

Health wise I started gaining weight, I was not bothered about my image I let my hair grow, it effected me as I was not as healthy as I was while I was employed, and I was eating more junk food, sleeping more, I would not get up until 11 o clock in the day, I would be eating an awful lot more.

(Participant 3).

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One of the participants acknowledged while she has put on weight that her overall health has improved, due to the fact that she has stopped smoking and drinking:

I stopped smoking and drinking, so apart from the weight my health has improved a lot, I would not have been able to stay off the fags because I associated going for a fag with work and you would have the money, so that made a huge difference.

(Participant 5).

One of the participants described health improvements:

No, I'm lean mean and ready to go, there is no more McDonalds or things that were cheap and easy; they are no longer an option, which in a sense really is a wonderful thing. My diet is better, it's much improved.

(Participant 1).

4.3.3 Self worth and purpose

In relation to a persons self worth, all participants acknowledged that work was very important in providing a purpose and structure to their day and hence a sense of self- worth. One participant explained how a person's sense of self worth would hinge on the type of job that one had and how one enjoyed the particular job:

Well, it depends on the work because some jobs are very bad at giving you a sense of recognition but you would have a sense of pride in the place of work and a sense of loyalty, and that you would want to do your job right and if you were doing a good job it would be important for your sense of self worth.

(Participant 5).

It was apparent from the analysis of the data that when a person is unemployed there is no purpose or structure to their day; it is harder to keep track of the days, weekends or bank holidays, with each day being much the same as the next:

Work is important to provide a sense of purpose, because it helps you to structure your day, and it keeps you thinking and it keeps your mind creative – the devil makes work for idle hands.

(Participant 2).

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I think it is very important, you need something to get you up in the morning, you have to get up at 7.30, go to work, for yourself and for your own peace of mind, when your on the dole, you have loads of time, it does not matter if you get up at 9 o'clock or 12 o'clock in the middle of the day, its just another day, the days are long.

(Participant 1).

4.3.4 Shame and embarrassment

One of the participants spoke about having no feelings of shame or embarrassment in relation to his unemployment; he attributed these feelings to the fact that it was a societal problem with thousands being made redundant owing to the current recession and not as a result of his own inadequacies:

If you were in a situation where perhaps your unemployment was as a direct result of something that you have done or your inadequacies in your chosen career then absolutely, and its through no fault of my own or then there is no shame in it. It is just reality.

(Participant 2).

Most of the participants described how they felt stigmatised as a result of not working and that people and society look at you differently. They highlighted that society attached great emphasis on working:

Certainly I have felt embarrassed I have felt that it is my own fault that I am now unemployed, I do feel embarrassed. I don't feel that I contribute to society and therefore you feel that you are automatically judged and you are judged, but now maybe there is more understanding as there is a higher unemployment rate.

(Participant 1).

One participant remarked that people who are employed do not understand how it is that you lost your job. He spoke about people who have never been unemployed and believes that they do not understand and cannot imagine how being unemployed makes you feel.

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4.3.5 Powerless and isolated

All participants agreed that being unemployed can leave a person feeling powerless and isolated. One person stated that a person could be very vulnerable to depression depending upon a lot of different factors, i.e. whether you live in a rural or urban area, if you have a good network of family and friends around or not. She stipulated that she was 'very lucky to have family to fall back on, even for company because a lot of people don't.

Due to the fact that a person has not chosen unemployment as a lifestyle choice, it can thus leave them feeling powerless:

You do feel kind of powerless because it is not something that you can chose, society has created this and you are a part of society whether you like it or not, you do feel like the man versus the mountain, it's very daunting.

(Participant 2).

Another participant acknowledged how one might withdraw from friends and cut themselves off which is an inevitable risk of being unemployed:

Some people can start to ignore their friends, it depends on how much debt you have as well, they cant afford to go out, they feel embarrassed, they cant go out with 30 euros, you have to be part of the gang, they are paralyzed, they cant get out, they have no money, they cut themselves off from people.

(Participant 3).

Another participant acknowledges how fortunate she was in having a family home to visit:

Yes, I think you can quite quickly get very lonely and if you don't have good support from family and friends you

can become very isolated. Work provides a whole social aspect when you are going to work and interacting. It is too easy to cut yourself off, you don't have to get up and go somewhere if you don't want to.

(Participant 6).

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4.3.6 Stress Levels

Three of the participants reported that their stress levels increased due to becoming unemployed:

Stress has definitely increased. I used to be very worried, I used to find it hard to sleep, just kind of worrying about work a lot, especially when the rest of my family were employed, you do not want to let down your family, you felt you were a failure since you became unemployed, they did not understand why you lost your job, they just kind of thought that you messed it up or something. I think because they thought that I was an accountant that it could not have happened to me, I think that its an eye opener for them as well I suppose.

(Participant 3).

Interestingly, three participants described how their stress levels decreased over time:

On a day to day basis they have probably decreased but sometimes because I need money for something it would increase There would be weeks when I would be under a lot of pressure for money so my stress levels would be quite high but on a day to day basis, they would be quite low.

(Participant 5).

Definitely decreased, I suffer from MS, and it did not suit me to work full time, I was tired all the time, so when I was made unemployed my stress levels did decrease significantly. I realised when I was made unemployed, that I was not able for full time work, so that was definitely a positive aspect of unemployment for me.

(Participant 4).

They have decreased slightly but you have different stresses because you think about looking for work every day

(Participant 6).

4.3.7 Effects on relationships with friends & family

In relation to the effects of their unemployment on relationships within the family, two of the participants stated that their relationships stayed the same, that they had always been very close as a family unit. While one of the participants who returned home after living in Dublin for 12 years, found it quite difficult initially as they as a family had to get used to each other, prior to his redundancy he would have rarely

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gone home to visit his parents, so it was a chance for them to get to know each other again and over a few months their relationship improved. Participant six reported that her relationship with her husband has remained strong since losing her job:

I think it has made it stronger, I have the support of my husband luckily, and he does not mind providing for his family financially, so it's a strong relationship because obviously when there is less money there is more strain on a relationship, I think a relationship does change when your unemployed. I would have always wanted to earn my own money, certainly being unemployed tests a relationship, both of us would rather that we were both working, it has changed our relationship in that it is now stronger.

(Participant 6).

She added that she does not appreciate all the free time which she now has with her family:

I suppose when you have free time all the time with your family you don't appreciate it or value it as much. When you are working and not at home all the time you certainly tend to make better use of the opportunity of spare time.

(Participant 6).

For three of the participants having more time on their hands meant they had more time for their friends and family. They also realised the importance of family, and when times are bad that one can always turn to them for help or a home again for a while:

We support each other better, my parents and I would now do more things for each other, my dad works part time during the winter, so now I might give him a hand on the farm and he might baby-sit for me, we help each other out more, which is good, you can use your time, being unemployed means that you have loads of time to do all these things, to help out the family.

(Participant 5).

Two of the participants noted no change in their relationships to their friends. However, for some there was a change, one participant said she had both lost and gained friends since becoming unemployed. Another participant described how he has cut a lot of his friends out of his life and sadly learnt through the whole process who his real friends are:

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I have begun to cut them out of my life, I could not give them the same time that I used to, I used to meet them every weekend but I would meet them now maybe once a month or every 6 weeks, I just could not afford it like, I was cutting down phone calls too because I could not afford them, then I realised that some of these people weren't really friends at all. You realise that some of your friends were just using you, they don't want to know you if you have no money.

(Participant 3).

Participant six spoke about the importance of friends when a person is not working:

I suppose I have less of a social life with friends, I think it is very important to maintain contact with your friends when your unemployed, and certainly I found that I did not want to see them as much because they would be asking me questions, like are you looking for a job, have you got a job, and there was too many questions around me not working, so from that perspective I probably wanted to see them less but I think you have one or two close friends that you can just be yourself with and tell them that you do not want to talk about it.

(Participant 3).

4.4 Financial impact of unemployment

All participants reported a significant decrease in their financial situation as a result of unemployment. They have to survive on a weekly social welfare payment, which is considerably less than what they would have earned when working. All participants reported that since being unemployed they are more conscious of their spending and struggle to budget their money from week to week.

However, two participants recalled that financially they now manage a great deal better. One participant recalls how when she was working full time, her lifestyle meant that she was spending all her money but now her lifestyle has changed as a result of losing her job and so she has to manage her finances better:

I budget a lot more now. I would not eat out as much anymore or go out as much as I used too. I plan more in general, for example my food shopping. I do not shop in Tesco now I instead go to ALDI.

(Participant 5)

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Another participant acknowledged that his budgeting skills increased ten fold; he attributed this change to the fact that there was no money left over at the end of the week:

So you now need to think of a new pair of shoes for the kids, a new book for school, you need to think ahead, you know those bills are going to be there, so you need to plan for them.

(Participant 2)

All participants reported that the decrease in their financial situation is one of the most difficult aspects of unemployment and as a result they need to be more realistic with the choices which they make. Three participants felt their unemployment had a huge negative impact on their standard of living, participants reflected on how they have had to cut back on their socialising, eating out and holidays as they could no longer afford to maintain the lifestyle which they had prior to losing their jobs. What you might have looked upon as a necessity before now you would see it as a luxury

(Participant 2).

One participant described how it has impacted on his socialising and that he can't socialise the way he would like too and his twice yearly holiday is no longer possible. Another participant was quite anxious as she now struggles to pay her bills on time:

Recently I have felt it harder to manage than before, since the government cuts big time, I used to find that I would always have enough for my bills but I find now that I might have to put off paying the electricity bill for a week or two, I will always get the money and I will always get it together but sometimes it might take longer to get it together than it used too. That is the biggest change.

(Participant 5).

Participant six spoke about the massive reduction in her disposable income and recalls that it is now more of a struggle financially especially to pay the mortgage. In addition, she described feelings of guilt due to the fact that she is not contributing to the family financially which she believes should be a shared task between herself and her husband:

Its more of a struggle as I now have more financial commitments, I now have a mortgage and a child, and having bought a house at the peak of the economic

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boom, its quite a substantial mortgage and you really need to have 2 people in the house working in order to meet the mortgage requirements and get by but you have to sacrifice on other stuff, on your lifestyle which you may have previously enjoyed.

(Participant 6).

For two of the participants the impact on their standard of living was seen as a positive experience; however this was very much dependent on their lifestyle prior to unemployment. Participant four very rarely socialised, and she finds the money which she receives from social welfare to be sufficient to cover her day to day costs. She is also very fortunate as she does not have a mortgage or any financial loans. Another described her standard of living as improving; however she attributes this more to moving away from the city and becoming a mother rather than unemployment. She spoke of having a healthier lifestyle now.

4.5 Motivation and coping resources

The majority of participants highlighted that it is hard to motivate themselves and how some days they felt more motivated than others:

Yes, you would have stuff to do, but you never get around to doing it when you're unemployed. You have loads of time but you are not motivated to do anything, One day runs into the next and you do not even know what day it is, it does not matter.

(Participant 2).

Some spoke about the different resources which they utilised in order to cope and keep themselves motivated, one participant spoke about the importance of keeping a routine and to get up early in the morning and help to get the children ready for school and dropping them off. Another spoke about looking back on his academic achievements and the significance of them for him, and by thinking of them it helped get him through tough days.

The importance of exercise was highlighted;

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I try to exercise I think you have too, I think it is very, very important for your mental well being, whether your

working or not because you have to release your energy and it gives you energy. Mentally I don't feel challenged at all mentally. I don't have someone questioning my abilities.

(Participant 6).

4.6 Importance of work

All participants acknowledged that they will view work in a different light as a result of being unemployed. For some being unemployed has made them realise how important work is to them:

Yes, definitely, if I get a second bite of the cherry I will take it with both hands, I will appreciate it even more, work was always something which I took for granted because I was never out of work before, I thought I was never going to be unemployed, that I was invincible, I thought it happened to people who might drive a bus, I thought it would never effect me, the skills I have, the qualifications which I have.....

(Participant 3).

Interestingly, participant five spoke about having a good work life balance and that she does not want to revert back to where she was over five years ago, when life was all about work, she said that being unemployed has made her realise that there is more to life than work, that her family and child are now her priority but work still remains an important aspect of her life:

I think it will depend on the type of work that it is, I think it will be less such a big part of my life, I think I would be able to find it easier to be able to balance work, have a good work life balance, I would not get into the situation where work takes over, because it used to be.

(Participant 5).

Participant two described how before redundancy he was more interested in earning big money but that he now realises that to have a job that he likes, and to work with people he likes is more important to him now:

Yes, definitely, before maybe I was on big money but now I would rather have a job, the job I was in I did really like it, I would like to do it again, to work with nice people, to feel comfortable with myself again, money would not really be a huge factor now.

(Participant 3).

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Participant six acknowledged the importance of work in her life and only realised it since losing her job:

You have more feelings of self worth when you are working and you can achieve things. It can bring you some fulfilment and its important to have goals and ambitions and to try and achieve them, but when you are not working you obviously have less exposure to people and feel you are not making a difference or contribution to society and to your family life.

(Participant 6).

However, she stated that her work priorities have not changed since unemployment but it allowed her to gain a new perspective where she acknowledged that she used to give too much of her time to work:

In the evenings you might have only 2 hours with your child and then you have the weekend, when I used to work late it used to make me think twice why am I doing this when I have a child at home but I felt it was expected of me regardless of your personal situation. There are work demands and there is more expected of you but I think it comes down to the individual and the choices you make for yourself and to remember what your priorities are.

(Participant 6).

Participant one acknowledged that he will value it more in the future and maybe not be as critical about work because he now knows how it feels to be unemployed. Participant three remarked that she can be envious of other people with jobs.

4.7 Reflections and projections for the future

All participants revealed that having a lot of time on their hands, allowed them to think and reflect on their life and it has allowed them the opportunity to refocus their priorities in life, in relation to work and their goals and aspirations. They now value their family more; they have more time and appreciate people more. Participant five who is out of work for over five years described how she needed that time to figure out what she wants to do in life, she has now decided to return to college and do a degree.

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Most of the participants have undertaken new ventures since becoming unemployed, including voluntary work, joining local committees, yoga, started driving and gardening. One participant spoke of doing a strengthening families programme and this made her realise that she wanted to pursue it through a formal education programme. Another spoke about now having the opportunity of visiting places and friends as she never had the chance before.

4.8 Conclusion

The purpose of this chapter was to highlight the findings which emerged on account of the interviews that were carried out. It is clear from the findings of this research study that unemployment can affect an individual's psychological well-being. As the narratives have shown, unemployment can leave some individuals with feelings of worthlessness, a lack of identity, lack of motivation, feelings of embarrassment and increased stress levels. However, as highlighted in the literature review, the unemployed do not all share similar experiences of unemployment and are not all unhappy with their unemployment situation. On a positive note, some of the participants involved in this study acknowledged that their standard of living and their health has improved since losing their job, their stress levels have decreased and family life has improved due to having more time for others.

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5.1 Introduction

Chapter Five Discussion

The main objectives of this research study were to examine the impact which unemployment has on an individual from a psychological viewpoint, how the financial restrictions of unemployment affect an individual's quality of life and standard of living and the resources which individuals utilise in order to cope with unemployment. This chapter will provide an interpretation of the findings obtained; it will illustrate why the findings are relevant to the research and relate the findings to other research carried out. The findings of this study are based on the interpretation and analysis of data obtained through the process of semi-structured interviews of six participants who are currently unemployed.

5.2 Understanding the findings in relation to the research questions

As expected, the psychological impact of unemployment emerged as a main theme across all six interviews. All participants reported that unemployment can have a damaging impact on psychological health; however the findings showed that the impact was more significant for some participants than others. As the findings of this study highlight, the psychological effects of unemployment on the participants resulted in feelings of worthlessness, loss of identity, embarrassment, depression, and a sense of powerlessness due to the loss of a job and thus having no purpose or structure to their day. For some participants their physical health deteriorated while for others it improved due to having more time for exercise and having a healthier lifestyle overall since losing their job. Stress levels increased for some and decreased for others.

Psychological well-being is one of the key elements to a happy and fulfilled life. The impact of unemployment upon an individual's psychological health and the resultant adverse effects on them should not be underestimated. It is clear from the findings

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that work has a central and significant role in a person's life. The findings concur with Hayes & Nutman's (1981) analogy whereby fulfilment for individuals in part, comes from being involved in the workforce where they can enjoy the status of being a worker. Each of the participants held different jobs in the past, yet they all viewed work as being a significant part of their life, irrespective of the job which they did. It became apparent that in most cases it is only when an individual loses their job that they realise the importance of work and the psychological benefits which they receive from working. All the participants agreed that having a job is essential in order to maintain psychological well-being.

In contrast, being unemployed for two of the participants allowed them the opportunity to reflect on their life. This allowed them to realise the huge personal sacrifice which work had on their personal lives, thereby putting their life into perspective by realising the importance of having a good work/life balance which they now believe is the key to a happy life.

The attributes which work provides for an individual such as the latent functions proposed by Jahoda (1982) (time structure, status and identity, goals anchored in a collective participation, social experiences and enforced activity) were seen as significant by the participants because they provide meaning and purpose to a persons life and were therefore seen as a prerequisite to over all well-being.

It is clear from the findings and literature review that the impact of unemployment on an individual's sense of identity can be quite significant. It would appear from analysing the data collected and contrary to the literature review that the impact seems to be greater on those who are single and who would define themselves more by their work rather than their peers who are married and have children. This could be attributed to the fact that married individuals and individuals with children have other focuses in their life, such as looking after their spouses and children. This can help to somewhat cushion the effect of unemployment on them as it could be said that individuals with children have to maintain a structure and purpose to their day in order to care for their children. Married individuals can also have more moral support from their spouse, which was highlighted in the research, though this is not always the case and in certain situations unemployment can damage family dynamics especially

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if the unemployed individual is depressed and bored in the home which can be further exasperated if their partner is not very understanding or sympathetic. On the other hand, for a single individual work provides the main means of socialising and gives their life more of a central structure and purpose. Platt (1984) argues that when an individual loses their job, they inevitably lose some aspect of their own personal identity; this assertion could be attributed to the participants of this study, who all experienced a sense of loss when they became unemployed. They all associated work with feeling good about themselves and to contributing to society, unemployment consequently impacted negatively on their sense of self-worth and their sense of identity. They therefore have to redefine themselves and readjust to this new chapter in their life.

Another factor emerging from the study findings was that all participants seemed unsure about their future employment prospects. Some expressed resentment over losing their job, feelings of discontentment and worthlessness. The longer the period of unemployment the more diminished became their confidence and self belief. What was surprising from analysing the data obtained through this study was where one of the participants acknowledged that he had thoughts of suicide due to losing his job and having difficulties in obtaining one. This highlights the different degrees of personal impact which were experienced by some individuals as a result of losing their job. While the impact was felt by all, its consequences manifested itself differently between participants – for example one participant questioned why she had been working so hard and as a result had limited time to spend with her family.

Some participants reported that relationships within the family unit have improved and become stronger and as a result they have become more united as a family; this can be attributed to the fact that they now have more time on their hands and can support each other more. There was mixed feelings reported in relation to the impact which unemployment had on relationships with friends. It was interesting to note that participants had both lost and gained friends. The interviews also highlighted the importance of maintaining relations with family and friends while unemployed as they provide invaluable moral support and encouragement.

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A consistent theme throughout the interviews relates to the financial impact which unemployment has on an individual's standard of living and their psychological well-being. The findings illustrate that the financial limitations imposed by unemployment can effect an individual's quality of life and standard of living. The findings show that as a result of unemployment all of the participants are better able to manage and budget their finances better - a positive outcome of unemployment. Most of the participants found the loss of their income impacted negatively on their psychological well-being due to the fact that they could no longer afford to maintain the standard of living which they had grown accustomed to. However, the loss of income did not affect all participants equally, while some found the experience difficult and worrying, some found that their standard of living stayed the same while that of other participants increased due to their adopting a healthier lifestyle.

The findings of this research study suggest that the financial impact of losing ones job is one of the main stress factors associated with unemployment. One of the main adverse effects of unemployment as highlighted in the literature review is that there is a loss of regular income. First of all, money worries go hand in hand with

unemployment and for many, provide the greatest source of stress. This factor can also increase depending upon on an individual's level of debt at the time of losing their job – the greater the debt the greater the stress associated with it. This source of stress can potentially lead to serious health problems. These findings allow us to realise the impact on an individual of having to live on a limited weekly social welfare payment, especially if prior to unemployment they had earned a good wage and enjoyed a high-quality lifestyle. This leads to a lot of strain concerning how the lack of income is going to be compensated for. It can potentially become quite problematic, especially if it continues for a long period of time and it can have a “knock on effect” on families and children and can potentially leave lasting scars. When a person loses their income, it means that they do not have the ability or means to plan for their future, a further worry (Strandh, 2000). The negative psychological effect is further exacerbated because financial constraints impose a restriction on leisure pursuits and socialising.

On the other hand, it is important to point out that unemployment does not have a harmful effect on all individuals as previously noted in the literature review. In fact

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for some it is quite often a positive experience. Unemployment can provide a welcome relief from a very stressful job or a break from the ‘rat race’. Work and its associated stress can induce boredom, fatigue and psychological or physical distress. Unemployment as highlighted by the findings provides an opportunity to take time out and reflect upon life, to refocus ones priorities and goals. This can be achieved and realised through the fact that ones day and time is not structured in the same way as it would be during employment. People have more time on their hands to relax, more time to spend with family and friends. This can in turn increase a person's quality of life. One of the participants of this study, found herself to be more relaxed and less stressed since losing her job. This opportunity can also allow unemployed individuals the chance to return to education, as noted in the narratives. There are now more educational and training opportunities available, which are more accessible than in the past. This allows individuals the opportunity to further themselves academically, retrain for a new career and as a result gain additional and better job prospects and opportunities in the future. It is also an opportunity for them to gain confidence in themselves and it gives them something to strive for and achieve while at the same time overcoming the negative psychological effects of unemployment.

Another theme which arose was the coping resources which individuals utilise to deal with unemployment and how they keep themselves motivated. One of the most significant coping strategies proposed by all participants was their efforts to maintain structure and routine to their day. In this respect exercise, to keep them active and to provide energy appeared to be increasingly important to their psychological well- being.

5.3 Comparisons with previous research

The findings of this research study mirrors the findings of previous research carried out to date on the effects of unemployment on the individual. It could be said that an individual's experience of unemployment is very similar today to that which pertained in the 1930's. However, many changes have occurred in society since the 1930s which to a certain extent lessen the impact of unemployment on the individual. These changes include for example, an improved and comprehensive social welfare system, more education and training opportunities and increased international

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mobility. The participants involved in this study suggested that the Irish Social Welfare scheme was a fair system. To have a good social welfare system in place means the financial loss from a lack of regular income is alleviated some what and people tend not to reach the abject levels of poverty that have been seen in past. A social welfare system can help to some extent in reducing levels of stress and anxiety.

Another significant change since the 1930's relates to a shift in people's expectations in life, lifestyle changes and a massive increase in peoples standards of living; this is especially relevant to Ireland particularly since the birth of the Celtic Tiger in 1994. As yet, there has been no significant research carried out on the psychological effects of unemployment in Ireland since the 2008 recession. It will be interesting to see further large scale research carried out to ascertain the effects of such large scale unemployment - particularly as Ireland has never before experienced such a huge swing in income levels effecting the standard of living since the rise and fall of the Celtic Tiger.

Fryer (1986) developed the agency restriction model to describe the decline in well- being as a result of unemployment. The findings of this research can concur with Fryer's perspective. The greater the reduction in income, the greater the impact on an individual's standard of living and hence their emotional well-being. Jahoda's functional model of the effects of unemployment similar to much of the research carried out to date does not focus much on the financial impact on an individual, which for many is a major criticism of her theory. To

disregard the significance of money in today's consumer society is inadequate. By not looking in detail at the effects of income loss on the individual Jahoda did not take a holistic approach in carrying out her study. Overall, however the findings of this study provide an understanding of unemployment broadly consistent with Jahoda's, Warr's and Fryer's theories.

5.4 Conclusion

This chapter offered an interpretation of the findings obtained and demonstrated why the findings are relevant to the research and to other research carried out. It is hoped that the limitations of researcher bias was kept to a minimum in terms of its effect on

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respondents answers. The technique of allowing individuals to present some balancing positive and negative effects may have helped to lessen this inevitable bias.

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Chapter Six

Recommendations & conclusion 6.1 Recommendations

How unemployment is reacted to and dealt with by individuals and society alike is very important and is the foundation for a more positive attitude towards those who are unemployed. The government provides support to individual's experiencing unemployment through financial support mechanisms. While this alone is a huge advantage to the individual, it could be of benefit if psychological support mechanisms were put in place for those who are at an emotional disadvantage in coping with their situation. The psychological support systems could have a main focus on getting people back to work, while building on and maintaining their self esteem and confidence which are key factors in one initially seeking and obtaining work. This system could be delivered according to the different needs of each individual. It would aid the individual in coping with the transition to unemployment, build confidence in their ability to actively seek work, alleviate boredom and despondency and provide a social opportunity to meet others in the same dilemma.

In addition it would be a good opportunity for the social welfare office to appoint a case worker and assign one to each unemployed individual, to assist them in getting back to work. If a person is on social welfare for an extended period of time, it can sometimes become difficult to maintain a sense of direction with regard to pursuing employment. The case worker could provide assistance and positive input, helping the individual navigate the road to finding work. In turn, the individual would contact their case worker every week with a basic report on how they were coping. This could help confirm whether the individual is focusing on pursuing active employment. If a person is genuinely seeking work it will slowly build their confidence, it would be particularly beneficial to those who were long term unemployed. It could be assumed that their confidence is gone and this element is essential for maintaining a positive outlook on the situation. It is sometimes difficult to ask people for help, so if assistance in this area is made readily available and is offered in a non judgmental

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form it could help stimulate and maintain both their confidence in themselves and their ability to return to the workforce. There could also be a new focus on non governmental options, such as support groups/networks for example, set up by those unemployed.

6.2 Conclusion

The aim of this research was to determine the effects of unemployment on the individual. The foregoing chapters examined how unemployment impacts on psychological well-being, which is further exasperated by financial limitations. In addition the coping mechanisms which people utilise in order to cope with unemployment were examined. The research questions were examined through a qualitative approach in the form of semi-structured interviews. The use of semi- structured interviews allowed for more in-depth insight into the personal experiences of unemployment allowing the advantages and disadvantages to be discussed in an open and candid manner, which made the interpretation and analysis of the findings more meaningful. A review of the literature was presented corresponding to the research topic on the effects of unemployment and the role of work. Finally, an interpretation of the findings obtained was provided, along with why the findings were relevant to the research with comparisons to other research carried out to date.

The findings of this research are relevant to the wider study of the psychological and financial effects of unemployment as they are interrelated and highlight the personal impact which unemployment has on an individual. The importance of society to understand the effects of unemployment on the individual are crucial so that those who are not personally affected by unemployment understand and appreciate the consequences of it on the individual. This study highlighted that the impact of unemployment was felt by all, but its impact was noticeably differently between participants, with both negative and positive outcomes.

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Interview Schedule

Emotional/Psychological Well-Being:

What are your main feelings and emotions associated with having to adapt to unemployment? ^[1]_{SEP}

Do you think that there is a link between your feelings of emotional well-being and unemployment? ^[1]_{SEP}

For an individual how significant is employment in providing a sense of identity for them? ^[1]_{SEP}

How important is work in providing a person with a sense of recognition and self-worth? ^[1]_{SEP}

How significant is employment in providing a sense of purpose and structure to your day? ^[1]_{SEP}

Do you think that work provides a positive aspect in the construction and maintenance of a person's self-esteem? ^[1]_{SEP}

Do you think that for some people being unemployed can leave them feeling powerless and isolated? ^[1]_{SEP}

It could be said that society attaches great importance to work, and therefore there is an inevitable risk that unemployment will bring with it feelings of embarrassment and shame, would you agree with this statement? ^{[[]]}_{SEP}

Do you think unemployed people are stigmatised? ^{[[]]}_{SEP}

As you get older has your work priorities changed? ^{[[]]}_{SEP}

Do you find it hard to motivate yourself? ^{[[]]}_{SEP}

What are the resources which you use in order to cope with unemployment? (mentally/physically/socially). ^{[[]]}_{SEP}

Are you passive or active in finding work? ^{[[]]}_{SEP}

Having now experienced unemployment will work mean something different to you in the future? (have more meaning) ^{[[]]}_{SEP}

Has your stress levels increased or decreased since you lost your job? ^{[[]]}_{SEP}

What do you think is the most positive aspect of unemployment for you? ^{[[]]}_{SEP}

Do you feel a sense of resentment and frustration since unemployment? ^{[[]]}_{SEP}

18. Has it led to feelings of depression for you?

l. What do you think is the most difficult aspect of unemployment for you? ^{[[]]}_{SEP}

m. Has unemployment changed your view of society? ^{[[]]}_{SEP}

n. How has your attitude to life and work changed since unemployment or has it changed? ^{[[]]}_{SEP}

Effects on relationships^{[[]]}_{SEP} 22. Has unemployment changed your roles in your family?^{[[]]}_{SEP} 23. Would you say that family life is better since unemployment?^{[[]]}_{SEP} 24. Are you spending more time with your family now?^{[[]]}_{SEP} 25. What were the effects of your unemployment on your family and children? 26. How did it affect your relationship to your friends and your social life? Material Well-Being:

Did you like your job when you were working? ^{[[]]}_{SEP}

How has your financial situation changed as a result of becoming unemployed? ^{[[]]}_{SEP}

Has your level of spending, consumption and material needs changed? ^{[[]]}_{SEP}

Have you been able to manage your finances better as you now possibly have less of a disposable income? ^{[[]]}_{SEP}

To what extent has your standard of living/life style been affected? ^{[[]]}_{SEP}

The moral and social associations of work can be seen as pressures that can make us regard paid work as the main form of a socially accepted lifestyle, would you agree with this statement? ^{[[]]}_{SEP}

Reflection & Projection:

Has unemployment allowed you to refocus your priorities in life? ^{[[]]}_{SEP}

Has your life goals changed as a result of becoming unemployed? ^{[[]]}_{SEP}

Has your work aspirations changed as a result of becoming unemployed? ^{[[]]}_{SEP}

Do you think it might be a good opportunity for professional development or to return to education? ^[1]_{SEP}

Participant Consent Letter

The purpose of this research study is to determine an individual's experience of unemployment from a psychological and financial perspective. I understand that the research is being carried out in part fulfilment of the requirements leading to the award of Masters in Child, Family & Community Studies.

I _____ agree to be interviewed and take part in this study about my experience of unemployment. I understand that my participation is on a voluntary basis and I am free to withdraw from the study at any time. I also understand that all the information I provide will be confidential and my name will be anonymous

throughout.

I agree to have the interview recorded.

Signed: _____ Date: _____

