2022. ISSUE 57

UDC 159.923.2

УДК 159.923.2

The Ways to Capitalization of the Psychological Resources of the Personality

Способи капіталізації психологічних ресурсів особистості

Shtepa Olena

Ph.D. in Psychology, Assistant Professor,
Assistant Professor of the Department of Psychology,
Ivan Franko National University of Lviv,
Lviv (Ukraine)
ORCID ID: https://orcid.org/0000-0002-5396-3279

Researcher ID: S-9557-2018 E-mail: Olena.Shtepa@lnu.edu.ua

Штепа Олена

кандидат психологічних наук, доцент, доцент кафедри психології, Львівський національний університет імені Івана Франка, м. Львів (Україна)

ABSTRACT

The aim of the article is to determine peculiarities of capitalization of psychological resources in the way of psychological and personal resources.

Research methods. In the empirical research the methods of psychological poll, as well as mathematical and statistical methods of discriminating and comparative analysis, method of "causes and effects" are used. The empirical research is implemented by the Goldmark model, which provides for the establishment of alternative hypotheses, allowing to define valuable orientations of the research.

Address for correspondence, e-mail: kpnu_lab_ps@ukr.net Copyright: © Shtepa Olena



The article is licensed under CC BY-NC 4.0 International (https://creativecommons.org/licenses/by-nc/4.0/)

2022. ВИПУСК 57

The results of the research. It was found that the resources are capitalized in the way of psychological resourcefulness, such as: resources-"strengths of character" – involvement in a common cause and leadership; interpretive psychological resources – love, creativity, kindness to people; psychological survival resources – cognition and reasoning, as well as physical activity; motivational resource of psychological well-being – autonomy; existential resource – freedom. In the way of personal resourcefulness, such resources are capitalized as: the resource of relationships – psychosocial values; interpretive psychological resources – love and self-improvement; resources-"strengths of character" – meaningfulness, interest in life, gratitude, honesty, sensitivity.

Conclusions. A person can use only capitalized resources because he/she knows he/she has got them and he/she masters them skillfully. Capitalization of resources in the way of personal resourcefulness, as through appropriation, well-being, values, character traits enables a person to ascertain himself, and characterizes the degree of his achieved significance, respectability. Capitalization of resources in the way of psychological resourcefulness, as through understanding, opens up the possibilities of self-interpretation, self-change, and shows the extent of its realized possibilities, personal feasibility. We believe that the capitalization of resources in the way of personal resourcefulness enables an individual to achieve effective self-realization in the form of self-made, a way of psychological resourcefulness — unique self-realization of one's own real life.

Key words: resource of capitalization, psychological resourcefulness, personal resourcefulness, psychological capital, efficiency of self-realization.

Introduction

The desire of scientists to determine exactly how a person has to be resourceful, "to be in the resource" sees the purpose of research on the psychological resourcefulness of the individual. For now, both for theoretical psychologists and practical psychologists, it is obvious that the amount of psychological resources does not directly determine a person's ability to be in a resourceful state. The problem of characterization of resources' existence, probably, is the difficulty of determining the processes that can describe the nonlinear dependence of the transformation of the number of psychological resources in the qualitative state of the resourcefulness of the individual. We believe that such processes are, in fact, due to the types of resources, which

2022. ISSUE 57

reveal the type of human interpretation of certain reserves and opportunities, as their own resources, as well as how to use them.

At present, such types of resourcefulness are known as personal and psychological. Personal resourcefulness (Hobfoll et al, 2018: 105) generalizes a person's willingness to accumulate resources, allowing them to be own. By the principle of affirming personal resourcefulness, we tend to show a subjective "sense of self" and a rationalized ratio of losses and gains of personal, social, and material losses and gains. Psychological resourcefulness (Штепа, 2018: 382) reveals a person's ability to accommodate and update his own psychological resources. We considered the principle of manifestation of psychological resourcefulness to be a person's self-reflection on his own life position.

It is important that the type of ingenuity is a certain unique process of transforming each psychological resource into a sense of ingenuity of the individual. We propose to define the course of this process as the capitalization of psychological resources, i.e. their consolidation in one of the following "skills to update their own psychological resources and knowledge that resources can really help to solve a problem" (Штепа, 2022: 221). We consider psychological capital as a form of fixing the psychological resources of famous people that it can dispose of.

Psychological capital is characterized by a positive assessment of a person's circumstances and giving him a high probability of success based on his own motivated efforts and perseverance (Luthans et al., 2007: 550), and also states as an integral resource of personality (Олефір & Боснюк, 2021: 45). The components of psychological capital are optimism, hope, self-efficacy, and hardiness (resilience) (Çetin & Basım, 2012: 162–165). The practice-oriented model of Job Demands-Resources (JD-R) shows the organization's interest in employees with high psychological capital, as resourcefulness protects them from burnout and at the same time causes high motivation (Grover et al, 2018). A broad interpretation of psychological capital as a stable (italics – our) human ability to consider themselves viable and

2022. ВИПУСК 57

life-giving (Grözinger et al, 2022: 692) allows us to define it as a form of maintaining the psychological resourcefulness of the individual and allows describing psychological resourcefulness in an empirical way.

Thus, the solution to the problem of personality resource characteristics is seen in the positioning of psychological capital as a form of describing the resource state of the individual, and the type of resource – personal or psychological – as a way to capitalize on personal resources.

The aim of the study was to determine the features of the capitalization of psychological resources empirically in the way of psychological resourcefulness and personal resourcefulness.

The aim of the article is to present the results of the study, the objectives of which were formulated as follows: 1) empirically determine the differences in the level of components of psychological capital in people with high psychological resourcefulness and people with high personal resourcefulness, 2) empirically establish the existence of differences in the effectiveness of self-realization in persons with a high level of psychological resourcefulness and persons with a high level of personal resourcefulness, 3) empirically determine the capitalized psychological resources in the psychological capital of persons with a high level of psychological resourcefulness and persons with a high level of personal resourcefulness, 4) make the interpretation of the way of capitalization of psychological resources in the context of the individual's sense of self as resourceful.

Methods of research

The following psychodiagnostic methods were used in the empirical study: O. Shtepa's psychological resourcefulness questionnaire, E. Riazantseva's test-questionnaire for diagnosing indicators of existential resources of personality, Values in Action methods of K. Peterson and M. Seligman, questionnaire strategies for overcoming the crisis of M. Laad, questionnaire on psychological well-being (adaptation of S. Karskanova method

2022. ISSUE 57

by K. Riff), methods for determining (in) tolerance to the uncertainty of S. Budner, methods of assessing and predicting the psychological development of situations of interpersonal interaction of O. Bandarenko, questionnaire of loss and acquisition of personal resources (developed by N. Vodopianova and M. Stein), coherence scale of A. Antonovskyi, questionnaire on the effectiveness of self-realization of E. Selezniova, the scale of psychological capital of A. Bekker, questionnaire on psychological capital of F. Lutans (adaptation by F. Çeti, N. Basım).

The study involved 418 people aged 22-64 (Mean = 36.2) (of whom 59% were women and 41% were men) (students, teachers, lecturers, lawyers, doctors, entrepreneurs, housewives, free-lancers, retirees) (Штепа, 2022:219).

The theoretical hypothesis of the study: the type of resource-fulness (psychological or personal) determines the uniqueness of the capitalization of psychological resources. We have defined the capitalization of psychological resources as their fixation on the content of psychological capital and further use, which will be determined by the effectiveness of self-realization of the individual (based on: IIITeII, 2022: 221). Axiomatic position of research: psychological capital is an empirical form of describing the resource state of the individual.

The empirical study was implemented according to Goldmark's model, which provides for the development of alternative hypotheses and allows to determine the value orientations of the study. Thus, the empirical assumptions were as follows: 1) the method of capitalization of psychological resources by type of personal resourcefulness determines the quantitatively richer content of psychological capital, 2) the method of capitalization of psychological resources by type of psychological resourcefulness determines a higher level of psychological capital. The axiological significance of the study results lies in the conclusions about a more effective way to capitalize on psychological resources.

2022. ВИПУСК 57

Results and discussions

In order to compare the features of the components of psychological capital and its resource content by different methods of capitalization from the whole group of subjects, two subgroups were identified: people with a high level of psychological resourcefulness (N = 108) and people with a high level of personal resourcefulness (N = 90). A subgroup of people (N = 41) who were characterized by a high level of both psychological and personal resourcefulness was also identified. At the same time, the comparative analysis revealed that the features of the psychological capital of people in this subgroup at a statistically significant level (Student's t-test, p <0.05) do not differ from those of people with a high level of psychological resourcefulness. Therefore, later in this study, we compared the capitalization of resources for two types of resourcefulness – psychological and personal.

Using the method of "causes and effects" it was found that psychological capital can be considered to a greater extent the effect of psychological resourcefulness, than personal (Fig. 1).

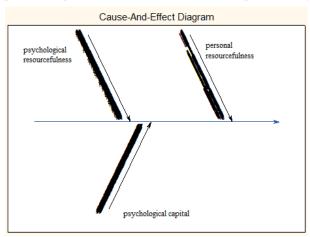


Fig.1. "Fishbone" effect of psychological capital due to the type of resourcefulness of the individual

2022. ISSUE 57

The method of "causes and effects" made it possible to clarify that the effect of psychological resourcefulness is largely a manifestation of such a component of psychological capital as "hope", manifested in human perseverance in pursuit of goals, flexibility in determining ways to achieve goals, motivation, ability to determine success and stick to it.

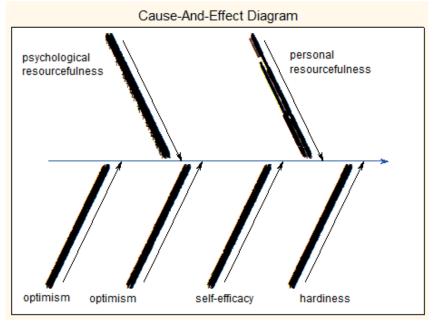
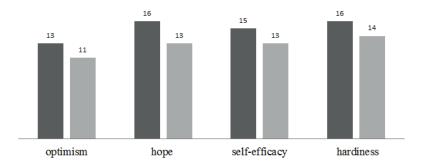


Fig. 2. "Fishbone" effect of the components of psychological capital, due to the type of resourcefulness of personality

The results of the procedural analysis showed that it is expedient to carry out empirical research on the types of resource-fulness, as two ways of forming the psychological capital of the personality.

The method of comparative analysis (t-test, Student's test, p < 0.01) was used to determine the presence of differences in the level of components of psychological capital of persons in each subgroup (Fig. 3).

2022. ВИПУСК 57



persons with a high level of psychological resourcefulness

persons with a high level of personal resourcefulness

Fig.3. The ratio of components of psychological capital in people with different types of resourcefulness as a way to capitalize resources (according to t-test, p < 0.01)

The empirical determination of the presence of differences in the level of components of psychological capital in people with different types of resourcefulness showed that subjects with a high level of psychological resourcefulness really have a higher level of formation of all components of psychological capital, than people with high levels of personal resourcefulness. The psychological capital of people with the type of capitalization in terms of personal resourcefulness is characterized by a level above average, and in the case of people with the type of capitalization in terms of psychological resourcefulness — high.

To determine the content of psychological capital, formed by two types of resourcefulness, discriminant analysis was used, the results of which are presented in Tables 1 and 2.

The results of the discriminant analysis revealed that the psychological capital of people with a high level of psychological resourcefulness contains a wide range of empirically diagnosed resources, with the exception of relationship resources. In total, nine psychological resources out of sixty-five empirically diagnosed

2022. ISSUE 57

nosed are capitalized in the way of psychological resourcefulness.

Table 1
Results of discriminant analysis of psychological resources in the psychological capital of people with a high level of psychological resourcefulness (Wilks' Lambda=0.78)

Resources, as capitalized in the way of psychological resourcefulness	Wilks' - Lambda	Partial - Lambda	F-remove - (1,94)	p-level	Toler.	1-Toler (R-Sqr.)
Involvement in a common cause (resource – "strength of character")	0.81	0.95	4.12	0.04	0.78	0.21
Autonomy (motivational resource of psychological well-being)	0.85	0.91	8.64	0.00	0.66	0.33
Leadership (resource -"strength of character")	0.79	0.98	1.27	0.26	0.66	0.33
Physical activity (psychological survival resource)	0.78	0.99	0.76	0.38	0.56	0.43
Love (interpretive psychological resource)	0.83	0.93	6.37	0.01	0.51	0.48
Creativity (interpretive psychological resource)	0.81	0.96	3.40	0.06	0.61	0.38
Kindness to people (interpretive psychological resource)	0.80	0.97	2.85	0.09	0.73	0.26
Freedom (existential resource)	0.80	0.97	2.80	0.09	0.67	0.32
Cognition and reasoning (resource of psychological survival)	0.80	0.97	2.28	0.13	0.42	0.57

Discriminant analysis has shown that eight psychological resources out of sixty-five empirically diagnosed are capitalized on personal resourcefulness.

It has been found that 65% of the resources capitalized in the way of personal resourcefulness are "forces of character". The interpretive resource "love" is capitalized on, both in the way of psychological and personal resourcefulness. At the same time, the content of psychological capital is not quantitatively higher in people with a high level of personal resourcefulness.

2022. ВИПУСК 57

Table 2
Results of discriminant analysis of psychological resources in the psychological capital of people with a high level of personal resourcefulness (Wilks' Lambda=0,45)

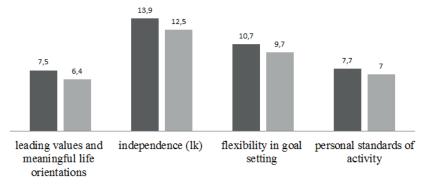
Resources, as capitalized in the way of personal resourcefulness	Wilks' - Lambda	Partial - Lambda	F-remove - (2.79)	p-level	Toler.	1-Toler (R-Sqr.)
Love (interpretive psychological resource)	0.60	0.74	13.27	0.00	0.59	0.40
Work on yourself (interpretive psychological resource)	0.54	0.82	8.17	0.00	0.52	0.47
Meaningfulness (resource – "strength of character")	0.52	0.86	6.33	0.00	0.68	0.31
Interest in life (resource -"strength of character")	0.56	0.80	9.56	0.00	0.63	0.36
Gratitude (resource -"strength of character")	0.50	0.89	4.53	0.01	0.61	0.38
Honesty (resource -"strength of character")	0.52	0.86	6.25	0.00	0.62	0.37
Sensitivity (resource -"strength of character")	0.50	0.89	4.47	0.01	0.75	0.24
Psychosocial values (resource of relationships)	0.49	0.91	3.74	0.02	0.84	0.15

In order to characterize the operational aspect of capitalization of resources empirically, it was clarified by the method of comparative analysis (t-test, Student's test, p < 0.01) the features of the effectiveness of self-realization in people with high psychological resourcefulness and high levels of personal resourcefulness (Fig. 4).

According to the results of comparative analysis, the presence of differences at a statistically significant level (p <0.01) in the ability to use the own resources of subjects with different types of resourcefulness was determined. In particular, persons with a high level of psychological resourcefulness are characterized by a higher level of such indicators of self-realization as

2022. ISSUE 57

leading values and meaningful life orientations, independence, flexibility in setting goals, and personal standards of activity. We characterize these features of the effectiveness of self-realization as the ability to apply psychological resources to solve life problems, manifested in awareness and understanding of one's own significant goals, a clear author's life position, the ability to see and identify different ways to succeed, most demanding from himself.



- persons with a high level of psychological resourcefulness
- persons with a high level of personal resourcefulness

Fig.4. Features of the effectiveness of self-realization of persons with different types of resourcefulness as a way to capitalize resources (according to t-test, p < 0.01)

Results and discussion

The conducted research on the ways of capitalization of psychological resources of the individual made it possible to specify the resources that are fixed by personal or psychological resourcefulness. In particular, it was found that psychological capital is more an effect of psychological resourcefulness, which means the ability of a person to operate with their own resources. It is determined that the level of psychological capital in all its components is higher in people with a high level of psychological

2022. ВИПУСК 57

resourcefulness. It is specified, that the effect of the functioning of psychological resourcefulness in psychological capital is its expression in hope, which is manifested in a person's persistence in striving for a goal, flexibility in determining ways to achieve goals, motivation, ability to determine the path to success and follow it.

The number of psychological resources capitalized in different ways is, in general, such as psychological resourcefulness and personal resourcefulness, is the same - respectively 9 and 8 resources. At the same time, there are qualitative features of the content of psychological capital, formed in different ways of capitalization. In particular, it was found that in the way of psychological resourcefulness such resources are capitalized as a: resources - "strength of character' - involvement in the common cause and leadership; interpretive psychological resources – love, creativity, kindness to people; resources of psychological survival - cognition and reasoning, as well as physical activity; motivational resource of psychological well-being - autonomy; existential resource - freedom. At the same time, such resources as: resources of relationships – psychosocial values are capitalized in the way of personal resourcefulness; interpretive psychological resources - love and work on yourselves; resources - "strength of character" - meaningfulness, interest in life, gratitude, honesty, and sensitivity. In the interpretive resource of love as openness of the individual to relationships with others, the ability to support and cooperate with them is intersected by personal resourcefulness and psychological resourcefulness.

It is established that people with a higher level of psychological capital, formed in the way of psychological resourcefulness, have a higher efficiency of self-realization in the areas of leading values and meaningful life orientations, independence, flexibility in setting goals, and personal standards.

In our opinion, it is expedient to distinguish the capitalization of psychological resources as a kind of process of transforming the number of psychological resources into a sense of © Shtepa Olena

DOI (article): https://doi.org/10.32626/2227-6246.2022-57.147-162

2022. ISSUE 57

resourcefulness of the individual from the monetization of resources. In monetization, psychological resources are used by a person to obtain monetary benefits from demonstrating their own unique abilities. According to capitalization, psychological resources are used by the individual for self-realization through the solution of certain life tasks, life creativity. The capitalized resources that a person can use because he knows that he has them and that he skillfully owns them (For example, a musician who is aware of his own creative abilities is able to compose musical works and play melodies on various musical instruments).

Conclusion

In our opinion, the capitalization of resources in the way of personal resourcefulness, as through appropriation, well-being, values, and character traits allows a person to assert himself and characterizes the degree of its achieved significance, and respectability. The capitalization of resources in the way of psychological resourcefulness, as through understanding, opens up opportunities for self-interpretation, and self-change, and shows the extent of its realized capabilities, and personality fulfillment. Based on the data of the study, we can summarize that "being in the resource" means the chosen mode of relationship with the life situation – self-positioning or self-understanding, resulting in a measure of self-realization through (un) conscious, (un) recognized as personal, (un) chosen and (un) realized opportunities. We believe that the capitalization of resources in the way of personal resourcefulness gives people the opportunity for effective self-realization in the form of self-made, the way of psychological resourcefulness – the unique self-realization of their own real life.

Literature

Олефір О.Ф., Боснюк В.Ф. Медіаторна роль психологічного капіталу у взаємозв'язку між сприйняттям стресу особистістю та задоволеністю життям. *Науковий вісник ХДУ. Серія Психологічні науки*. 2021. № 2. С. 38–49. URL: https://doi.org/10.32999/ksu2312-3206/2021-2-5.

2022. ВИПУСК 57

- Штепа О.С. Опитувальник психологічної ресурсності особистості: результати розробки й апробації авторської методики. Збірник наукових праць «Проблеми сучасної психології». Кам'янець-Подільський, 2018. Вип. 39. С. 380–399. URL: http://nbuv.gov.ua/UJRN/Pspl_2018_39_33.
- Штепа О.С. Капіталізація психологічних ресурсів особистості. Збірник тез VII Міжнародної науково-практичної конференції «Філософсько-психологічні аспекти духовності сталого розвитку людства», 20 квітня 2022 р. / за ред. Л.В. Рижак; відповід. за вип. Н.І. Жигайло, Ю.В. Максимець. Львів: ЛНУ ім. Івана Франка, 2022. С. 219–22. URL: https://filos.lnu.edu.ua/wp-content/uploads/2022/04/1-Zbirnyk-Tez-Kviten-2022.pdf.
- Çetin F., Basım N. Organizational Psychological Capital: A Scale Adaptation Study. *TODAİE's Review of Public Administration*, 2012. Volume 6. No1, March, p.159–179. URL: https://www.researchgate.net/publication/288627957.
- Grover S.L., Teo S.T.T., Pick D., Roche M., & Newton C.J. (). Psychological capital as a personal resource in the JD-R model. *Personnel Review*, 2018. Volume 47(4), p. 968–984. URL: https://doi.org/10.1108/PR-08-2016-0213.
- Grözinger A., Wolff S., Ruf P.J. et al. The power of shared positivity: organizational psychological capital and firm performance during exogenous crises. Small Bus Econ. 2022. Volume 58, p. 689–716. URL: https://doi.org/10.1007/s11187-021-00506-4.
- Hobfoll Stevan E., Halbesleben J., Neveu J.-P., Westman M. Conservation of Resources in the Organizational Context: The Reality of Resources and Their Consequences. *Annual Review of Organizational Psychology and Organizational Behavior*. 2018. Volume 5. No 1, p. 103–128. URL: https://icos.umich.edu/sites/default/files/lecturereadinglists/Hobfoll% 20et% 20al.% 2C% 202018.pdf.
- Luthans F., Avolio B.J., Avey J.B. and Norman S.M. Positive psychological capital: Measurement and relationship with performance and satisfaction, *Personnel Psychology*, 2007. Vol. 60. No. 3, pp. 541–572. URL: https://www.researchgate.net/publication/227636268_Positive_Psychological_Capital_Measurement_and_Relationship_with_Performance_and_Satisfaction.

References

Olefir, O.F., & Bosniuk, V.F. (2021). Mediatorna rol psykholohichnoho kapitalu u vzaiemozviazku mizh spryiniattiam stresu osobystistiu ta zadovolenistiu zhyttiam [The mediating role of psychological capital in the relationship between personal perception of stress and life satisfaction]. Naukovyi visnyk KhDU. Seriia Psykholohichni nauky – Scientific Bul-

2022. ISSUE 57

- letin of KSU Series Psychological Sciences, 2, 38–49. Retrieved from https://doi.org/10.32999/ksu2312-3206/2021-2-5[in Ukrainian].
- Shtepa, O.S. (2018). Opytuvalnyk psykholohichnoi resursnosti osobystosti: rezultaty rozrobky u aprobatsii avtorskoi metodyky [Questionnaire of psychological resource personality: results of development and testing of the author's method]. Zbirnyk naukovykh prats «Problemy suchasnoi psykholohii» Collection of research papers "Problems of modern psychology", 39, 380–399. Retrieved from http://nbuv.gov.ua/UJRN/Pspl_2018_39_33 [in Ukrainian].
- Shtepa, O.S. (2022). Kapitalizatsiia psykholohichnykh resursiv osobystosti [Capitalization of psychological resources of the individual]. Filosofsko-psykholohichni aspekty dukhovnosti staloho rozvytku liudstva Philosophical and psychological aspects of the spirituality of sustainable development of mankind: Proceedings of VII International scientific-practical conference. (April 20, 2022). (P. 219–22). Lviv. Retrieved from https://filos.lnu.edu.ua/wp-content/uploads/2022/04/1-Zbirnyk-Tez-Kviten-2022.pdf [in Ukrainian].
- Çetin, F., & Basım, N. (2012). Organizational Psychological Capital: A Scale Adaptation Study. TODAİE's Review of Public Administration, 6 (1), 159-179. Retrieved from https://www.researchgate.net/publication/288627957.
- Grover, S.L., Teo, S.T.T., Pick, D., Roche, M., & Newton, C.J. (2018). Psychological capital as a personal resource in the JD-R model. *Personnel Review*, 47(4), 968–984. Retrieved from https://doi.org/10.1108/PR-08-2016-0213.
- Grözinger, A., Wolff, S., Ruf, P.J. et al. (2022). The power of shared positivity: organizational psychological capital and firm performance during exogenous crises. *Small Bus Econ.*, 58, 689–716. Retrieved from https://doi.org/10.1007/s11187-021-00506-4.
- Hobfoll, Stevan E., Halbesleben, J., Neveu, J.-P., & Westman, M. (2018). Conservation of Resources in the Organizational Context: The Reality of Resources and Their Consequences Annual Review of Organizational Psychology and Organizational Behavior, 5(1), 103–128. Retrieved from https://icos.umich.edu/sites/default/files/lecturereadinglists/Hobfoll% 20et% 20al.% 2C% 202018.pdf.
- Luthans, F., Avolio, B.J., Avey, J.B. & Norman, S.M. (2007). Positive psychological capital: Measurement and relationship with performance and satisfaction, *Personnel Psychology*, 60 (3), 541–572. Retrieved from https://www.researchgate.net/publication/227636268_Positive_Psychological_Capital_Measurement_and_Relationship_with_Performance_and_Satisfaction.

2022. ВИПУСК 57

Штепа Олена. Способи капіталізації психологічних ресурсів особистості. Мета дослідження— емпірично визначити особливості капіталізації психологічних ресурсів у спосіб психологічної і персональної ресурсності.

Методи дослідження. У емпіричному дослідженні використано методи психологічного опитування, а також математико-статистичні методи дискримінантного і порівняльного аналізу, метод «причин та ефектів». Емпіричне дослідження реалізовано за моделлю Голдмарка, яка передбачає висунення альтернативних гіпотез, дає змогу і визначення ціннісних орієнтацій дослідження.

Результати дослідження. З'ясовано, що у спосіб психологічної ресурсності капіталізуються такі ресурси, як: ресурси-«сили характеру»— причетність до спільної справи і лідерство; інтерпретаційні психологічні ресурси — любов, творчість, доброта до людей; ресурси психологічного виживання — пізнання і міркування, а також фізична активність; мотиваційний ресурс психологічного благополуччя — автономія; екзистенційний ресурс — свобода. У спосіб персональної ресурсності капіталізуються такі ресурси, як: ресурс взаємин — психосоціальні цінності; інтерпретаційні психологічні ресурси — любов і робота над собою; ресурси-«сили характеру» — осмисленість, інтерес до життя, вдячність, чесність, чуйність.

Висновки. Саме капіталізовані ресурси людина може задіяти, оскільки знає, що вони у неї є, і що вона ними майстерно володіє. Капіталізація ресурсів у спосіб персональної ресурсності, як через привласнення, благополуччя, добробуту, цінностей, рис характеру уможливлює людині констатувати себе, і характеризує міру її досягнутої значущості, респектабельності. Капіталізація ресурсів у спосіб психологічної ресурсності, як через розуміння, відкриває можливості самоінтерпретації, самозміни, і показує міру її реалізованих можливостей, особистісної здійсненності. Вважаємо, що капіталізація ресурсів у спосіб персональної ресурсності дає особистості змогу ефектної самореалізації у киталті self-таде, спосіб психологічної ресурсності — унікальної самореалізації власного справжнього життя.

Ключові слова: капіталізація ресурсів, психологічна ресурсність, персональна ресурсність, психологічний капітал, ефективність самореалізації.

Original manuscript received 03.04.2022 Revised manuscript accepted 28.05.2022

© Shtepa Olena

DOI (article): https://doi.org/10.32626/2227-6246.2022-57.147-162