Chapter -1

1.1 INTRODUCTION

Throughout the history, people have formed groups with others who have something in common with them. The deprived people in the society have joined together to overcome the pathetic conditions they face. No definite date has been determined for the actual conception and propagation of the group.

Self help groups, go back at least to the 1930s, when Alcoholic Anonymous started in USA. It is the largest self-help group, spread over one million members in the US. There are groups for addictions-Alcoholic Anonymous; for families-Families of the Mentally ill, Mothers of Twins Clubs; for illness/disability-National Association of People with AIDS, for mental illness-Emotional Anonymous, GROW; Survivors of Suicide, Widow to Widow, etc. But these groups are limited to the health-related problems.

Self help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly basis. In the meetings they
discuss common village problems and plan solutions, share information, make efforts to improve their health and literacy skills.

Self help groups are not simply charity or community based groups. Group members are volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help or mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-help groups build on the strengths of their members.

Rappaport (1993) asserted that self help groups, which offer the venue for, shared experiences, emotional support and social learning, could help to constitute a social identity. Along the same line of thinking, Carr, Dixon and Oyles (1976) argues that self help groups provide a unique opportunity for growth, social experimentation and change.

Benefits to individuals of attending self help groups have become fairly well documented, the most of the literature regarding self help groups still comes from Western countries. Yet the most often mentioned benefits to individuals are reduced isolation, improved self-esteem, improved confidence, receipt of practical information and
support, feeling accepted and learning new skills and coping strategies (Borkman & Munn-Giddings, 2004).

Hatzidimitriadou’s (2002) research shows that members of self-help groups feel more empowered through their roles within their groups. This empowerment works on an individual level but it also operates on a collective level with group members. Group members feel that they have some actual power over social change, whereas mental health service users are generally seen to be a disempowered group without community power. This research shows that belonging to self help groups can enable people to not only feel better on an individual basis but more socially included with more community power.

1.1.1 Evolution of community Self Help Groups

The emergence of self help groups can be seen as a response to industrialization, the breakdown of the kinship system, and the decline of the community (Katz & Bender, 1976; Kessler, Mickelson & Zhao, 1997). It is also seen as a reflection of an ineffective, inefficient and dehumanizing formal system of support (Gartner & Riessman, 1977).

Currently, the increasing interest in providing services that are community-centered is also considered a factor contributing to the increased number of self help groups (Rosenbaum et al., 1998).
In the past two decades, the self help movement has mushroomed. Success of the treatment oriented self help groups in Western countries has increased the popularity of such groups throughout the world. This strategy of group formation is utilized to empower the marginalized people, especially the women. The community self help groups have emerged in 1976 and it is utilized as a strategy to poverty eradication in developing countries. The origin of the concept of community self help group developed in Bangladesh.

Yunus, M., Professor of Economics in ‘Chitgaon University’ of Bangladesh, was the initiator of an action research project, ‘Grameen Bank’, started in 1976. The Grameen Bank provides loans to the landless poor, particularly women, to promote self-employment. This Bank also works in the field of literacy, legal education and human rights through self help groups.

A study conducted among the self help groups functioned under ‘Grameen Bank’ revealed that the major outcomes of the self help groups are the emotional support, acceptance, empathy, affirmation, spirit of hope and sharing of feelings, provision of factual information and sharing of experiential knowledge, development of a sense of community, and individual and collective empowerment (Chaudhury & Kagan, 2000).
1.1.2 Indian Scenario

India has adopted the Bangladesh’s model in a modified form to alleviate poverty and to empower the marginalized people. The self help groups have emerged as a powerful instrument in the socio-economic development of India. Self help group programmes have emerged across India as the most popular strategy for empowering women, with over one million self help groups operating in 2004 (Chidambaram, 2004). The efforts and the simplicity of self help groups helped to spread the movement across the country.

Self-help group is now a well-known concept. It is reported that the self help groups have a role in speeding up the country’s socio-economic development. Self help groups have now evolved as a movement throughout the world and its majority members are women. Consequently, participation of women in the country’s socio-economic development is increasing. They also played an important role in elevating the economic status of their families. This has led to boost the process of women’s empowerment (Ramalakshmi, 2003).

By the 1990s, self help groups were viewed by state governments and Non-Governmental Organizations to be more than just a financial intermediation, but as a common interest group, working on other concerns as well. The agenda of self help groups included
social and political issues as well. The movement of self help groups has nourished in the states of Kerala, Tamilnadu, Gujarat, Maharashtra, Andhra Pradesh, and Rajasthan. In Kerala, self help groups are being used by the State Government as a strategy to eradicate the absolute poverty in the state and this mission is called ‘Kudumbashree’.

1.1.3 Self Help Groups in Kerala

In Kerala initial steps for self-help has been the ‘chit funds’, ‘kuri’ and ‘Payattu’ in Malabar area. Such associations consisted of ten to fifteen persons who gathered to pool their savings together. Then they choose one member (either by lottery or any other method) to receive the pool of money. These associations were formed for various reasons, such as access to credit in emergencies, or for women to save for possible future crisis in secrecy from their families.

The Non Governmental Organizations (NGO) and Church based organizations were the forerunners of the existing self help group system in Kerala. Now a days religious institutions like Nair Service Society (NSS), Sree Narayana Dharma Paripalana Yogam (SNDP), Kerala Pulayar Maha Sabha (KPMS) are promoting self help group system in Kerala. In addition, a major political party, ‘Congress’ also promotes self help groups named ‘Janasree’ in Kerala. These self help
groups are registered under Charitable Societies Act, 1955 and using this system to enhance the community empowerment.

### 1.1.4 Self Help Group under Government Sponsorship

The Government of India has adopted the self-help group approach and micro-finance programs as a tool for women's empowerment, employment generation and for achieving production-oriented goals. This is a part of the overall strategy within the new economic policies to redefine the role of the government in Community Development (Planning Commission, 2001).

The Poverty Eradication Mission is formulated under each State Government in India to achieve the above goals. A major initiative, sponsored by the Government and known as 'Kudumbashree' (Welfare of the Family), is underway in the State of Kerala. This is a highly formal and institutionalized approach to self-help. It is hoped that by building community structures of women drawn from poverty-stricken families and by helping them to overcome poverty, social and economic empowerment can be achieved.
1.2 KUDUMBASHREE

The State Poverty Eradication Mission that has been paraphrased as ‘Kudumbashree’ in local language means ‘prosperity of the family’. The anti-poverty programme under Kudumbashree has been launched by the State Government of Kerala with the active support of the Central Government of India and the National Bank for Agriculture and Rural Development (NABARD). It aims at removing absolute poverty in the country within ten years with the full cooperation of the Local Self-Governments.

Implemented through Local Self Governments and empowered by the 73rd and 74th Constitutional amendments, the mission had the following slogan “Reaching out to families through Women and reaching out to community through Families” and emphasized on the twin paradigms of (a) loan provision and encouragement of small savings and (b) building of social capital through group formation (Government of Kerala, 2000).

Today around 3.6 million women are participating in the Kudumbashree movement in the state of Kerala cutting across such divisive factors as political ideologies and religious affiliations. Within the short span of 11 years, the Kudumbashree Mission has become fully functional and it has brought about considerable changes in the
lives of women in Kerala. Kudumbashree implemented programmes of various departments by converging resources, ideas through the Community Development Societies (CDS) that constitute the hallmark of the mission. In the state today 36 lakh women have been organized into nearly 182969 grass root level neighborhood groups. Apart from thrift mobilization and informal banking, the CDS structure has given birth to nearly 29436 vibrant Micro Enterprises making around 54949 women owners of these units (Kudumbashree Mission, 2008).

1.2.1 The Genesis

Kudumbashree was inaugurated on 17th May 1998 by the then Prime Minister, Shri. A.B. Vajpayee. The Poverty Eradication Mission, Kudumbashree, started functioning from 1 April 1999, with the ambitious declaration that absolute poverty would be wiped out within ten years. In operating the Kudumbashree, the state government adopted an integrated approach of pooling and combining all the poverty eradication concepts and resources. To quote from the official document, “The development model adopted by Kudumbashree is one that gives primacy to the participatory approach that places the poor at the center of the development process, with focus on women”.

Kudumbashree is the inevitable offspring of the collective experience derived from the drawbacks of the anti-poverty programmes of the past. The centrally planned, rigid, individual-oriented poverty eradication programmes of the past did not give any room at all for the involvement and commitment of the poor and viewed the poor only as resourceless "receivers of benefits".

In 1992, a ray of hope penetrated the dark and morbid scenario prevailed in Kerala. This was in the form of an innovative program introduced by the Local Administration Department of the Government of Kerala in Alappuzha Municipality (called Alappuzha model of development). This programme created hierarchical community groups of urban poor women identified through objective parameters and empowered the groups to take up community based action in various sectors. This was an instant success and was extended to the other urban areas in the State.

In 1994, the Government implemented a very ambitious replication of the program in the Malappuram District including the rural areas. The success of ‘Alappuzha Model’ persuaded the State Government to scale up this model to the entire urban areas (58 Urban Local Bodies) of the State in 1995. This success, which was experienced in the ‘Urban CDS Model’, encouraged Kerala
Government to expand this model to the entire state under the name ‘Kudumbashree’ in 1998.

1.2.2 The Mission

Kudumbashree Mission is working for the fulfillment of a shared vision. Mission, which is reflected in the Statement, "To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Governments, by facilitating organization of the poor combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.” (Kudumbashree, 2000)

The principal objective of Kudumbashree is eradication of absolute poverty from the state of Kerala within a period of ten years. The earlier poverty alleviation programmes in India had been criticized for applying a strict `top-down' approach, which was said to limit implementation and its outcome (Narasimhan, 1999).

In contrast, the main objective of Kudumbashree is to change the situation of the poor `from below' by supporting and making possible incentives for action at the grass root level through a participatory approach involving beneficiaries directly in the process. The approach adopted in Kudumbashree is noticeably different and it
aims to form opportunity structures for the underprivileged to improve their economic and social situation. Women empowerment initiatives, micro-finance operations, micro-enterprise promotion, and convergent community action which constitute the core activities of the Kudumbashree, are carried out through organizations of women below the poverty line.

Kudumbahsree is a woman centred programme to enable and enlighten the poor women in Kerala to realize their potentials and strengthen them to contribute to the development of their family, community and in turn society as a whole. The Mission encourages the resourcefulness of poor women in terms of skills, entrepreneurship and managerial capabilities and makes them empowered.

1.2.3 Kudumbashree - Mode of operation

Kudumbashree consists of Community Based Organizations (CBO) which is the lifeblood of ‘Kudumbashree’. Community Based Organizations are functioning at three levels i.e. Neighbourhood Group (NHG), Area Development Society (ADS) and Community Development Society (CDS).

The women at grass root level are organized through Neighbourhood Groups (NHGs) consisting of president, secretary, infra-structure volunteer, community health volunteer and income
generation volunteer. The number of women in Neighbourhood groups is varying from twenty to forty. The Neighbourhood Groups (NHGs) are coordinated at ward level through Area Development Society (ADS) by federating eight to ten Neighbourhood Groups (NHGs). To coordinate the activities at the Panchayat level there is the apex body called Community Development Society (CDS), which is heading the Area Development Societies (ADSs) (Kudumbashree, 2000).

The Neighbourhood Groups members used to meet once in a week in one of the member’s house. The members, who meet together, discuss their problems and make joint effort to find solutions to their grievances with the support of the functional volunteers. This would bring up positive interpersonal feelings among the members and would generate supportive attitude to build confidence among them (Nidheesh, 2009).

The Neighbourhood Groups is the core structure of Kudumbashree, functioning at grass root level as a self help group. Each woman in this group is encouraged in savings behavior and the group become a platform for their over all development. In order to qualify as a member of a Neighbourhood Group, the woman’s family must be considered “poor”.
The ‘nine’ risk indices were developed originally for identification of poor during 1992 underwent changes and revised indices were formulated exclusively for the urban area. These indices covered no land or less than a certain extent of land, no house/dilapidated house, no sanitary toilet, no access to safe drinking water within 150 meters, women headed household (widow, divorcee, abandoned woman, unwed mother), no regularly employed person in the family, socially disadvantaged groups (SC/ST), presence of mentally or physically challenged person/chronically ill member in the family, and families without colour TV.

1.2.4 Strategies

The activities charted out for Kudumbashree are:

a) Formation of women collectives

The poor women identified from BPL families will be organized into Neighbourhood Groups (NHG) incorporating twenty to forty families. A five-member team elected from the NHGs will be the cutting edge of the programme. NHGs will be federated democratically into Area Development Societies (ADS) at the Panchayat/Municipality Ward level and then into Community Development Societies (CDS) at the Panchayat/Municipal level. Their three tier organizational structure will provide opportunities for collective public action.
b) More information/training

Weekly meetings of NHGs involving the sharing of experiences, having discussions, and the conducting of organized/unorganized training sessions, etc., will broaden the outlook of their members on bettering their health, educational and socio-economic status. An important aspect of Kudumbashree has been the creation of a gender resource centre that focuses on capacitating Kudumbashree Neighbourhood Groups and local self government representative to develop gender sensitive policies and to prioritize gender sensitive action, facilitated by the centre through the collation, analysis and dissemination of information/data on local gender issues.

c) Skill up gradation training

To facilitate economic development, suitable skills up gradation trainings are given to women. These include general awareness programmes for the community, human resource development programmes for the members of Community Based Organizations, entrepreneurial training programmes, skill up gradation and performance improvement programmes (PIP) for the entrepreneurs.
d) Thrift - credit operations and 24 hour banking system

Enabling women to realize their latent potential and strengthening them through self-help are the main objectives of Kudumbashree. Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24-hour bank for the poor, acting as a sub-system of the formal banks.

e) Better living conditions - Infrastructural facilities

The needs identified at Neighbourhood level are shaped as micro plans which are integrated into mini plans at Area Development Society level and action plan at CDS level. This will be the anti-poverty sub plan of the local body and this will facilitate convergent delivery of Government programmes meant for the poor. Rather than the traditional system of heavily subsidized approach, Kudumbashree promote self-help approach for building houses, latrines, access to drinking water, sanitary facilities, etc., availing the minimum support from Government. Common infrastructural facilities in the community, strengthens them further.
f) Power to the people especially to the poor women

The skill for identification of needs, fixing priorities, availing resources, bridging gap between needs and resources in a cost effective manner, etc. are taught to the poor women groups in various phases. In the decentralization of power to the local bodies and common man, Kudumbashree can act as a healthy sub-system facilitating participation of poor women in the planning, implementation and monitoring of the programme.

g) Leadership - decision making power

Interaction in women collectives helps them to have a better understanding, which leads to the emergence of leadership. This will help to ensure efficient women leadership to elected governments in future.

h) Micro-enterprises for sustainable economic development

Providing skill upgradation trainings, self-employment opportunities and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro enterprises. Kudumbashree is bent on giving necessary resource support and facilitate forward/backward linkages, etc., to promote micro-entrepreneurship among poor women.
Kudumbashree views ‘micro enterprise development’ as an important tool for poverty eradication. When the concept of developing enterprises by poor women was planned in 1999, the response from various beneficiaries including banks was far from encouraging. The previous experience of failures in group enterprises under various government programmes, perceived lack of entrepreneurial abilities of the poor and apathy of banks in associating with ventures of the poor were the prime reasons for this unfavourable environment (Anand, 2002).

The task for Kudumbashree was simple and challenging to create a model for enterprise development. Kudumbashree went about creating a model. 18969 enterprises across the state covering urban and rural areas, ranging from “traditional” enterprises like Goat rearing and Dairy, Catering units, Multi Purpose job clubs, Health care enterprises, Computer hardware and data entry units, innovative enterprises like Clean Kerala Business in solid waste collection are testimonies to the resolve of women to succeed in enterprises (Kudumbashree Mission, 2008).
1.2.5 Major features of the Programme

a) Kudumbashree is a process

Kudumbashree is a process in which a number of steps are involved, the first being the identification of poor families using a non-monetary index. The second stage of Kudumbashree is the mobilization of the poor. It is important in fighting against the social and economic evil, poverty. This programme is mobilizing the poor into an organization, namely the Neighbourhood Groups. That is working within its own specified institutional framework, including its own activities, codes of conduct, responsibilities and power.

b) Catalyst of positive mental changes

The appearance of women in Neighbourhood Groups (NHG) enables them to take matchless mental benefits which are the essences for women empowerment in any socio-cultural situations. The group members accumulate various mental benefits together with self awareness, high self esteem, self certainty as great as bravery, bargain about own rights, privileges, purposes and responsibilities, energy of self integrity, positive viewpoint, risk receiving capability, power to face hurdles of every day life, and so on (Devasia and Devasia, 1994).
c) Providing Social Support

The neighbourhood groups formed at the grass root level is providing a social platform for the poor women to express their worries, discuss their problems, and for finding out better options, which they think will be enough to improve their own living conditions. In fact, through this greater interaction among the poor women, they will be in a position to come forward with their own micro plans suitable to their own local conditions.

Group members provide emotional support to one another, learn ways to cope, discover strategies for improving their condition, and help others while helping themselves. Self help groups, also referred to as support groups or mutual help groups are cost-free voluntary groups that have no limit as to how long a person can attend self-help groups. It rely on the experiential knowledge of members, as everyone has valuable contributions based on their unique experiences.

d) Providing an Economic Platform

The Kudumbashree programme, by mobilizing as well as providing an economic platform, is teaching the poor women the lesson of self-reliance. Since economic self-reliance needs skills, resources and awareness about the market situation, an indirect process of learning is also taking place through the groups.
In micro groups, women are the decision-makers as well as beneficiaries, which may help the women to shape their own destiny or having opinion in matters affecting their own lives. Kudumbashree often provide such kind of awareness classes which is very much beneficial for its members for their overall development. The awareness programmes regarding education, health, nutritious food, etc., are also very important for the overall welfare of the family.

e) Enhancing savings behavior

Another notable impact of the programme is the setting up of women bank through the development of credit and thrift societies. As already mentioned, in the weekly meetings of the neighbourhood groups, the small savings of the poor women will be collected and recycled through the sanction of loans. Thus this programme cultivates the habit of savings among the poor women. According to Bandura (1977), self-efficacy is one of the four most commonly cited constructs for behavioral change. Savings behavior helps to increase their efficacy. The self-respect, self-reliance and feeling of unity have also gone up among the poor women of Kerala.

f) Establishing micro enterprises

Another feature of the Kudumbashree programme is the setting up of micro enterprises using local resources as well as skills.
The Kudumbashree authorities are arranging some training programmes for the women for upgrading their skills as well as for introducing them to new areas where the local demand is high. Thus the programme aims at combining the local demand with local resources as well as skills and thus eradicating poverty through a better integration of the local economy. It will enhance skills which are mainly grouped into two categories – personal and technical and the immense growth in both self-confidence and the skills on which that confidence was based.

**g) Works on Three tier Organizational Structure**

Another feature of this programme is that it organised the entire poor through its three tier organizational structure. Currently the organizational base of Community Development Society (CDS) has been used by different departments for implementing different projects or programmes funded by the State as well as the Central government. Kudumbashree becomes a parallel government to the existing system organized and controlled by the women in Kerala.
1.3. WOMEN EMPOWERMENT: The ultimate goal of Kudumbashree

Since early 1990s, the concept of women empowerment has gained ground in the development discourse because of the acknowledgement of the marginalization of women in development strategies. Poverty is frequently given the face of a woman, making it fashionable to evolve gender sensitive development schemes based on women empowerment, which are supposed to challenge the victimization of poor women.

Nowadays most developing countries use self-help approach to women empowerment. Inspite of commendable achievements which Kerala has made in the social sector, the women of the state have secondary status in the society. However, since the inception of Kudumbashree, the scenario has been changing dramatically. Women empowerment is a major concern and prime priority activity for the Mission.

Every activity of the project is geared to take the women towards the ultimate goal through the weekly meetings, discussions, participation in planning and implementation process of developmental activities and social and cultural activities of poor women. Moreover, micro enterprises have enhanced the economic status of the poor women, their families and society (Maistry, 2008).
It is a fact that Kudumbashree Mission and its activities, including the pre-planned capacity building exercise of the beneficiaries, have improved the status of poor women in the urban and rural areas of the state. The poor people of Kerala, especially the women, have already accepted Kudumbashree as their own movement.

Empowerment is distinct from self-help. While self-help is (or should be) a spontaneous reaction by the affected individuals to an undesirable situation, empowerment is by connotation a proactive externally driven process. Although involvement in self-help may enhance personal empowerment, community and organizational empowerment are enhanced through other methods, as described by Kar et al. (1999).

1.4 EMPOWERMENT AS A PERSONAL EXPERIENCE- the individual dimension

The community psychology literature views empowerment in part as the building of self-knowledge and self-esteem of the individual to reduce feelings of alienation and enhance feelings of solidarity and legitimacy (Asthana, 1996). Therefore individual empowerment is the reciprocal influences and confluence of macro and micro level forces
that impact the emotional, cognitive and behavioural aspects of individuals (Speer, 2000). It entails changes in: meaning which revolves around beliefs, values and behaviours, competence or self-efficacy, that is the belief of being able to carry out particular tasks or roles; self-determination or the choices individuals have in initiating or regulating their actions.

Empowerment, however, should not be about simple trade-offs between the individual and the group, but rather how the group can reinforce individual agency and vice versa (Speer, 2000). Individual empowerment can only occur in a social context and so must involve co-operation.

Individual empowerment occurs through the process of personal development, which entails both the growth of skills and abilities and a more positive self-definition. Empowered people feel better about themselves, there is an increased sense of personal dignity, self-respect and self-esteem at the psychological level. Also there is a new confidence and a sense of personal efficiency. The person perceives herself as more capable, worthy. There is totally new psychological redefinition of self. As a result there is actual increase of knowledge, information, competence, skills, resources, opportunities and more effective action and interpersonal relationship. The development of
self-confidence strengthens personal ability leading to individual
transformation of consciousness and capacity.

According to Rowlands and Schwartz (1997) the results of a
personal empowerment process are feelings of personal change and
development and the sign of changed behavior. This changed behavior
can increase decision-making in the household, starting to vote or
meeting others outside the household. These kinds of activities are
often seen as indicators of economic, political and social
empowerment. But why do some people changed while others remain
the same under the same conditions? A key feature for this kind of
questions could be psychological aspects: increased confidence,
power or the belief that actions will be successful. Some confidence in
the outcomes of a certain action is indispensable for making a start.

Contextual and structural aspects have considerable influence
on empowerment processes; however, some authors emphasize
psychological aspects. Rowlands and Schwartz (1997) view these
aspects as the ‘core’ of the empowerment process without which no
real empowerment will take place. This ‘core’ is the transformation of
the individual that leads to empowerment. Psycho-social processes are
the development of psychological elements like self-confidence, self-
esteeem, self-respect and self-worth; being able to interact and
influence things and the expectation of receiving respect from others and the right to receive this respect.

When people are psychologically empowered, there will be a change in their attitude, cognition and behaviour, which most assuredly will lead to a positive change in value orientation, improved self-esteem, self-efficacy, self-consciousness as well as better psychological well-being, which in turn, will help for the development of a peaceful society.

1.5 STATEMENT OF THE PROBLEM

The problem under the investigation has been stated as:

PSYCHOLOGICAL WELL-BEING AND SELF-EFFICACY: A STUDY ON KUDUMBASHREE MEMBERS IN KERALA
1.5.1 Need and Significance

Kudumbashree is an innovative poverty eradication programme under the Kerala Government. It has gained reputation and goodwill at national and international levels. It has also been appreciated for bringing about a silent revolution within the state; in which lakhs of poor women have brought about positive changes in their life.

Much has been written about the high status of women in Kerala and their central role, historically, in its development based on the remarkable achievements in the social sectors (Jeffrey, 1992). This is reflected in the highest levels of literacy and health for Kerala women among the states of India.

More recent work did highlight the state’s weaker position if health indicators like morbidity, in lieu of mortality, were considered (Kodoth & Eapen, 2004). Besides, there is growing uneasiness in equating high status thus defined and empowered. The emerging contradictions in social development, between the very high physical health indicators on the one hand and the alarming growth in female suicides, manifesting extreme mental distress on the other, lent some urgency to the study of women’s mental health problems in Kerala (Eapen, 2001).
Studies on well-being of women in Kerala is severely constrained by the lack of proper surveys, epidemiological or community based, on prevalence of different types of mental illnesses, especially the common disorders. However, that mental distress, such as depression, stress and anxiety among women are growing in Kerala since the mid-seventies and more rapidly in the nineties is affirmed by professionals in the mental health field based on the growing numbers of women resorting to treatment privately or at Government mental health centres. It is also reported that numerous counselling centres have come up as a response to the need for individual or family counselling (Eapen & Kodoth, 2002).

In the above context, an intervention of self help group initiative undertaken by Kudumbashree to make a healthy relationship among the women in Kerala deserves deeper study. This study is an attempt in that direction.

It is always possible to become a negative influence on society when we do not properly handle the development programmes, but of course there is a possibility to develop well-being, if we handle it appropriately with great care. The present research aims to evaluate the women beneficiaries of Kudumbashree who live to their optimal potential and to evaluate whether this programme improves their level of well-being or not.
This study is motivated by the lack of scientific evaluation of Kudumbashree programmes focusing on psychological empowerment of its beneficiaries. The researcher find out the most of the studies in respect to Kudumbashree are focused on mainly economic wellness and on socio-political empowerment. This study highlights the need of a psychological evaluation of Kudumbashree that fosters the well-being and self-efficacy of women in Kerala.

This study aims to measure the impact of Kudumbashree Project on its beneficiaries by measuring some major indicators of psychological empowerment. Psychological well-being and self-efficacy are inevitable factors in psychological empowerment, and at the same time, alienation, and self-derogation will affect psychological empowerment negatively.

Not much studies have been conducted in Kerala, which analysed, and evaluated the psychological factors in community development programmes. This context demanded a study like the present one. Realizing and identifying the major psychological variables will boost the overall development of women and thus the development of the society as a whole.
1.5.2 Objectives of the study

The major objectives of the present study are:

1. To understand the impact of Kudumbashree Project on women empowerment by analyzing psychological well-being, self-efficacy, alienation, and self derogation of its members.

2. To find out whether there are significant differences in psychological well-being, self-efficacy, alienation, and self-derogation among the Kudumbashree members belonging to different groups (categorized on the basis of occupation, enterprise, position, tenure, and status in Kudumbashree).

3. To find out the impact of relevant socio-demographic variables like age, family structure, income, location of residence, and religion on psychological well-being, self-efficacy, alienation and self-derogation of Kudumbashree members.

4. To find out the relationships among the different psychological variables under study.
1.5.3 Hypotheses

The following hypotheses are formulated for the present study on the basis of the above objectives.

1. There will be significant differences between Kudumbashree members and Non-beneficiaries of the project (Non-beneficiaries includes members in Non Governmental Organizations and daily wage workers) in psychological well-being, self-efficacy, alienation and self-derogation.

2. There will be significant differences among Kudumbashree members belonging to different occupational status in psychological well-being, self-efficacy, alienation and self-derogation.

3. There will be significant differences between ordinary members and office bearing members in Kudumbashree in psychological well-being, self-efficacy, alienation and self-derogation.

4. There will be significant differences among Kudumbashree members having different tenure in Kudumbashree in psychological well-being, self-efficacy, alienation and self-derogation.
5. There will be significant differences among Kudumbashree members belonging to different types of micro enterprises in psychological well-being, self-efficacy, alienation and self-derogation.

6. There will be significant differences among Kudumbashree members belonging to their status in the three tier organization structure of Kudumbashree in psychological well-being, self-efficacy, alienation and self-derogation.

7. There will be significant differences among Kudumbashree members belonging to different socio-economic status in psychological well-being, self-efficacy, alienation and self-derogation.

8. There will be significant relationships among the different psychological variables under study.

1.5.4 Variables for the study

1. Psychological well-being

2. Self- efficacy

3. Alienation

4. Self derogation
1.5.5 Definition of Key terms

**Psychological Well-Being**

Levi (1987) defined psychological well-being as 'a dynamic state characterized by reasonable amount of harmony between individual’s abilities, needs, and expectations, and environmental demands and opportunities'. Psychological well-being has more to do with the management of the existential challenges of life such as having meaning in one's life and growing and developing as a person. For this study well-being will be seen and defined as a multi-dimensional construct in which human beings are active in the process of living their lives to the fullest.

Psychological empowerment is likely to result from high psychological well-being.

**Self-Efficacy**

According to Bandura (1977) the concept of self-efficacy which relates to judgment of people make concerning their ability to execute behaviour relevant to a specific task or situations. It refers to the confidence in one’s ability to behave in such a way or to produce a desirable outcome. Self-efficacy makes a difference in how people feel, think and act.
Self-efficacy is an inevitable indicator of psychological empowerment.

**Alienation**

Alienation is a deep-seated sense of dissatisfaction with one’s social group (family, work place and community). The individual believes he or she lacks the power to influence the social group. In other sense, alienation is rooted in deeply personal human experience driven by subconscious motivations. In each case, alienation is a source of lack of trust in one’s social and physical environment or oneself.

The concept of Alienation outlined by Seeman (1959) and his method of measuring it were used in this study. Seeman identified five elements including powerlessness, meaninglessness, normlessness, isolation, and self-estrangement.

The empowered people are less alienated.

**Self Derogation**

According to Kaplan and Pokorny (1969), the term self derogation denotes “negative self attitude”. Self attitude or self feeling refers to the degree of characteristically negative or positive affect evoked in the person by consideration of his self image. Self
derogation is negatively related to good mental health, and is detrimental to effective personality development, and this can make an individual’s behavior pathological. Several studies have asserted intimate relationship between negative self attitude (self derogation in their extreme forms), and the genesis of any of a variety of modes of psychologically and/or socially defined deviance.

The empowered people’s have more positive attitude towards themselves.

1.6 PLAN IN BRIEF

1.6.1 Sample

The sample of the present study consisted of 304 Kudumbashree women, 251 women members in an NGO and 200 daily wage workers selected from Ernakulam district. The age of the subjects varied from 26 to 55 years.

1.6.2 Tools for data collection

1. Psychological Well-Being Scale
2. Self- Efficacy Scale
3. Alien Inventory
4. S. D. Scale
5. Demographic Information Schedule
1.6.3 Procedure

The tools were administered individually to the subjects selected for the investigation.

The responses were scored as per the instructions given in the manuals. Consolidated data sheet has been prepared, and the same has been used for analysis with the help of the computer.

1.6.4 Statistical analysis

The data were analyzed using ANOVA, MANOVA, Duncan test, 't'-test, and Pearson Correlation.

1.6.5 Organisation of the report

The present study has been coded in altogether five chapters. The introductory chapter includes Kudumbashree—Concept and mode of operation, features and strategies and examines women empowerment—the ultimate goal of Kudumbashree, in view of psychological empowerment. This chapter also deals with statement of the problem, need and significance, objectives and hypotheses of the study. The chapter two contains theories of well-being and theories of self-efficacy and a review of the available literature on self help groups in general and specific to Kudumbashree. The methods used are discussed in chapter three. The results obtained are presented and
discussed in chapter four. The chapter five includes the conclusions of the study, as well as the recommendations for future research and practice.