Chapter -2

The literature is divided into eight areas of research that were relevant to the formulation of this study. These eight areas include: a) psychological well-being; theories and components b) self-efficacy; theories and major components c) alienation d) self derogation e) psychological constructs and empowerment  f) studies of socio-economic status and psychological variables relevant to the study g) studies related to self help groups and women empowerment h) studies related to Kudumbashree.

2.1. PSYCHOLOGICAL WELL-BEING

Psychological well-being has been regarded as synonymous with mental health and quality of life. It is being studied by using both subjective and objective indicators. Researchers are defined psychological well-being in different ways.

Bradburn (1969) believes that psychological well-being is highly related to the emotional status of an individual. It refers how people evaluate their lives, these evaluations in the form of cognition or in the form of effect. The cognitive part, an information–based appraisal of one's life, is when a person gives conscious evaluative judgments
about one’s satisfaction with life as a whole. The affective part is a hedonic evaluation guided by emotions and feelings such as the frequency with which people experience pleasant/unpleasant moods in reaction to their lives. The assumption behind this is that most of the people internally evaluate their life as either good or bad enabling them to communicate their judgments.

Argyle (1987) and Diener et al. (1999) identified six core variables that best predict happiness and satisfaction with life. These six variables are: positive self-esteem, sense of perceived control, extroversion, optimism, positive social relationships and a sense of meaning and purpose to life.

Carr (2004) adds to these predictors of happiness; optimism, emotional intelligence, giftedness, creativity and wisdom. He agrees on dimensions like, self systems that contribute to resilience, like positive self-esteem and positive relationships to make up a comprehensive presentation of the moderators of well-being.

According to Deiner (1984), Kahneman, Diener, and Schwarz (1999), the psychological well-being is equal to the good life or satisfaction with life in a hedonic sense. The concept of well-being finds its origin primarily in the hedonistic concept, by which well-being
is operationally defined by a high level of positive effects, a low level of negative effects and high degree of life satisfaction.

In research of subjective well-being, the primary focus is on self-reporting by which global life satisfaction or happiness is assessed. Whereupon pleasure or the feeling of happiness of an individual is defined as the sum of current feelings or state of favour, comfort or usefulness at a certain time, while subjective well-being of an individual is often used as a synonym for happiness, so unfortunately an increase in subjective well-being of an individual is often automatically wrongly interpreted as also an increase in the feeling of happiness.

The hedonistic concept of well-being is not the only way of looking at well-being. Waterman (1993) points out that well-being is not so much a measure of a final outcome or state, but rather a process of fulfillment or realisation of true human nature and achievement of human potential. From the eudaimonic perspective, subjective reports of people about feelings of happiness, presence of positive effects and life satisfaction founded on the sum of current feelings at a specific time do not necessarily mean that they are psychologically well or that they are socially well (Ryan & Deci, 2001).
According to Ryff (1989) the concept of psychological or emotional well-being was originally construe as a challenge in overcoming the hedonistic concept of well-being in psychology, and with the aspiration of making a distinction between the hedonistic state of comfort and eudaimonic process of growth and development by which happiness, and finally also pleasure, is achieved.

Before venturing further, let us construct a brief overview of the different theories of well-being in order to propose a better understanding of psychological well-being.

2.1.1 Theories of Well-being

A great deal of the earlier work on psychological well-being focused on its definition and many conceptual frameworks for defining well-being have been proposed. Among these theoretical approaches are Bottom-up situational influences, the dynamic equilibrium model, discrepancy theories, telic theories, and theory of positive psychological functioning. Each will be briefly considered in turn.

a) Bottom-up situational influences

The bottom-up approach to investigating well-being is founded on the view that if a person is able to pursue and fulfill the fundamental universal human needs, he or she will be happy. In the view of Diener, Suh, Lucas, and Smith, (1999) this method of study
seeks to identify the factors, specifically the situations, external events, and demographics, that impact subjective well-being. Unfortunately, this approach has yielded small effect sizes when explaining the variance in well-being. As a result, researchers have gravitated toward the top-down methodology, which suggests that one’s well-being is not determined by external circumstances or events but by one’s personality (Suh, Diener, & Fujita, 1996). Personality has consistently been found to be a strong predictor of well-being (Diener, Suh, Lucas & Smith, 1999).

b) The Dynamic Equilibrium Model

Headey and Wearing (1992) asserts that individuals have a distinct average amount of well-being that is determined by one’s personality. Headey and Wearing maintain that people with extraverted personalities, are more likely to experience certain events as compared to those who are more introverted. These events, in turn, serve to affect one’s baseline level of psychological well-being. While unusual events may shift an individual above or below his or her normal level, the Dynamic Equilibrium Model suggests that the individual will return to this baseline level as the circumstances normalize (Diener, Oishi, & Lucas, 2003).
c) The Multiple Discrepancy Theory of Satisfaction

The Multiple Discrepancy Theory of Satisfaction advanced involves social comparison. Michalos (1985) proposes that people compare themselves to various standards that are based on their aspirations, ideal levels of satisfaction, goals, needs, previous conditions, and other people. One's happiness or satisfaction judgments are based on the discrepancies between one's current circumstances and his or her standards (Diener, Suh, Lucas, & Smith, 1999). While earlier social comparison theories were founded on the notion that one would be happy if those around him were worse off, and conversely unhappy if those around him were happier, recent theories are more complex in that they allow for differences with regard to the type of information that is used in the comparison. They further allow for variation in how the information is used (Diener, Suh, Lucas & Smith, 1999).

d) Telic Theories

Diener (1984) assert that well-being is the acquisition of happiness. It is based on the attainment of a goal or the meeting of a need. Diener and his colleagues suggest that the structure and types of goals an individual has, how successful they are at achieving them,
and the rate at which they achieve these goals can impact one’s life satisfaction (Diener, Such, Lucas & Smith, 1999).

Telic approaches suggest that certain factors may hinder well-being. These factors include a lack of goals or desires or an unconscious conflict between goals. Additionally, a person’s goals may promote immediate happiness but have consequences that decrease long-term happiness. Telic approaches also maintain that one may be unable to achieve his or her goals due to unrealistic goals or deficits in resources or skills (Diener, 1984).

e) Theory of Positive Psychological Functioning

According to Carr (2004) positive psychology is primarily concerned with the scientific study of human strengths and happiness. One of the distinguishing features of positive psychology is a focus on what constitutes the type of life that leads to the greatest sense of well-being, satisfaction and the good life for a human being. The good life refers to the factors that contribute most to a well lived and fulfilling life (Compton, 2005). These factors are one of the objectives of research within positive psychology.

Psychological well-being is a theory of positive psychological functioning that focuses on the human capacity to develop, function effectively, and flourish. Theoretical beliefs about what constitutes
psychological well-being derive from the philosophical and psychological writings of Abraham Maslow and Carl Rogers.

According to Maslow (1967) human behavior is characterized by movement toward self actualization and, at the same time, limited by more basic processes such as physiological and safety needs. Actualization is attainable only if basic needs were met. Rogers (1942) also shared the same perspective that self actualization is an inherent possibility and posited that certain interpersonal conditions, such as empathy, respect, and genuineness which facilitate movement towards self actualization. Thus, consistent with Maslow and Rogers, current psychological well-being theory holds that the development of human potential involves two processes, they are the inherent human drive for self-actualization and the creation of the conditions under which that drive might be optimized.

These theoretical perspectives represent just some of the numerous frameworks that exist for understanding and defining well-being. In addition to delineating models through which subjective well-being may be explored. Conceptually psychological well-being is related to subjective well-being, although not identical to it. Subjective well-being is related to judgments of relative happiness and quality of life, whereas 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.

2.1.2 Components of Well-Being

Diener and his colleagues (1999) suggest that subjective or psychological well-being is a broad class of occurrences that is comprised of several components, including positive and negative affect, life satisfaction, and satisfaction with specific domains.

a) Positive and negative affect

Watson, Clark, and Tellegen (1988) maintain that positive and negative affect are not merely opposites. They are, in fact, distinct dimensions that should be measured separately (Diener, Suh, Lucas & Smith, 1999). Positive affect refers to the extent to which one feels active, enthusiastic, and alert whereas negative affect is a dimension of distress and unpleasurable engagement. This dimension includes several aversive mood states, including anger, guilt, and fear (Watson, Clark, and Tellegen, 1988).

These researchers assert that high levels of positive affect can be characterized as a state of high energy, pleasurable engagement, and full concentration, while low positive affect involves sadness and lethargy. Low negative affect is characterized by a state of calmness and serenity (Watson, Clark, and Tellegen, 1988). It has been
demonstrated that trait positive and negative affect correspond to the extraversion and anxiety/neuroticism personality factors and that low positive affect and high negative affect are distinguishing features of depression and anxiety, respectively (Tellegen, 1985).

b) Life satisfaction

According to Andrews & Withey (1976) life satisfaction is a separate and distinct construct from positive and negative affect. It is the process through which one assesses the quality of his or her life on the basis of his or her own unique criteria. Presumably, a comparison of one’s life circumstances with a personal set of standards is made. To the extent that one’s life conditions match the standards, the individual will report high life satisfaction (Pavot & Diener, 1993).

c) Satisfaction with specific domains

The final widely held component of well-being is domain specific satisfaction. Well-being is related with the life satisfaction in work, family, marriage, leisure, health, and finances (Diener, Suh, Lucas & Smith, 1999).

Each of the components of well-being has been found to correlate substantially with each other (Diener et al., 1999) therefore not completely independent. Pavot and Diener (1993) assert that,
when assessed separately, the constructs provide complementary information.

2.2 SELF-EFFICACY

Self-efficacy is the belief in one’s effectiveness in performing specific tasks. According to Bandura (1997) a well-established predictor of people’s behavior and performance is their self-efficacy expectation, defined as beliefs in one’s capabilities to organize and execute courses of action. Self efficacy has been identified as a key predictor of many aspects of behavioral choices including level of aspiration, task persistence, positive or negative ways of thinking and feeling, and actual task performance (Bandura, 1997; Gist, 1992). Indeed, many training programs and organizational change efforts are aimed at changing ones efficacy beliefs since ‘self-efficacy represents a dynamic (changeable) and comprehensive judgment reflecting a variety of personal and task related performance determinants’ (Gist, 1992).

According to Brown & Duguid, (1991) changes in individual skills and attitudes occur through social processes such as informal discussions and feedback from social interactions. Groups represent an immediate social context that shapes how individual members think and feel (Hackman, 1992). In fact, studies have shown that group settings
can change individual’s motivation attitudes and behavior (Brown, 1993).

The present study focuses on the group as a social context for the formation of its member's efficacy beliefs and examine how group variables such as position, status the group and group characteristics influence changes in self-efficacy of individuals.

2.2.1 Theories of Self-efficacy

The theories of self-efficacy will provide some perspectives about how self-efficacy is developed and cultivated. According to Gecas (1989), these theories can be differentiated to two schools in terms of their emphases on how they conceptualize self-efficacy and how self-efficacy is developed. Both lines of theories, motivational and cognitive, are heavily indebted to attribution and social learning theories. Their conceptualization of self-efficacy and assumptions of human agency provide the basis to account for the development of self-efficacy in life course and its relationships with social environment. In addition, although these two lines of theories have many different emphases, they overlap each other in many ways (Bandura 1997; Gecas 1989) and both are often undistinguished in empirical research.
a) Motivational theories

The first line of theories is motivational theories which conceptualize self-efficacy in motivational terms. Gecas (1989), White (1959) tend to emphasize the experience of causal agency and to argue that self-efficacy is a fundamental human need and a basic element in one's sense of self as a drive to have control over environment.

White's (1959) theory of effectance motivation “was an early statement that suggests effectance motivation as an intrinsic motivation to produce effects on the environment. White's theory suggests that people are inherently driven to exercise control over their environment and that the achievement of control is inherently self-satisfying (Bandura, 1986, 1997).

Motivational theorists have similar views on self-efficacy. Yarrow and his associates (1983) emphasized mastery motivation instead of effectance motivation, characterizing it as a striving for competence or an effective action in dealing with the environment. Similarly, Smith (1968) discussed the concept of competent self, while Harter (1978) advanced the term of competence motivation to investigate developmental changes in the content of competence motivation. In sum, although different in terms and somewhat different
in conceptualization, motivational theories generally underscored control "rather than competence" (Gecas, 1989). As with competence, these theories commonly stressed the experience of control and the motivation to be in control. Thus, these emphases characterized motivational theories rather than cognitive theories due to their orientations toward 'control'.

b) Cognitive theories

The second school, cognitive theories, conceptualizes self-efficacy in terms of expectancies and perception of control (Gecas, 1989). These theories are based largely on attribution and social learning theories. They emphasize beliefs and perceptions of causality, agency, or control and emphasize less the motivations to hold such beliefs (although these beliefs do have motivational implications). These theories emphasize people's tendency towards causal attributions in attempts to make the social world predictable and controllable (Pittman & Heller, 1987). The purpose of such causal attribution is to allow the group and the individual to have effective control (Kelley, 1971). Rotter's (1966) distinction of "internal and external" locus of control, which is distinguished by causal attributions of personal success or failure to individual self or external environment.
Seligman's (1975) 'learned helplessness', which refers to a chronic sense of inefficacy resulting from learning one's actions have little effect on one's environment, is another theory in this school.

The most influential work done by Bandura (1977) 'self-efficacy theory "is based on social learning theory is a centered on self-evaluation processes. Bandura distinguishes between a) efficacy expectations -a judgment of one's efficacy to perform a particular action and b) outcome expectations -an estimate that a given action will lead to a certain outcome. Such distinction stresses the feelings of futility resulting from a) low self-efficacy or b) perception of unsupportive social environments. In order to increase efficacy-based futility and outcome-based efficacy thus requires different kinds of changes. The former needs a development of competency and expectation of personal effectiveness, while the latter requires individuals'instrumental value to be restored, contingent with their environments (Bandura, 1977). Gecas (1989) thus emphasizes that such distinction based on perceptions of self in relation to the social environment is important to traditional sociological concerns.

2.2.3 Components of Self -efficacy

Bandura distinguishes between the two components of self-efficacy: an efficacy expectation and an outcome expectation. An
outcome expectation refers to a person’s belief that a given behavior will lead to a particular outcome. Bandura (1977) proposes the key sources of self-efficacy as performance accomplishments, vicarious experiences, and emotional arousal. An efficacy expectation is the conviction that the person himself/herself can successfully produce the behaviour required to generate the outcome.

Self-efficacy pertains to optimistic beliefs about being able to cope with a variety of stressors. Litt (1988) finds that self-efficacy expectations affect performance beyond what would have been expected from past performance alone. Changes in self-efficacy expectations predict changes in cold pressure tolerance.

Bandura (1986) identifies four ways in which self-efficacy and self-efficacy expectations are acquired ‘performance accomplishments’, vicarious learning, verbal persuasion and physical/affective status.

_Performance accomplishments_ are beliefs that stem from the reactions with which individual accomplishments are greeted. A negative assessment can lower confidence and self-efficacy beliefs; conversely a positive assessment encourages self-efficacy beliefs and the self-efficacy expectations that similar behaviors will be well received in the future.
Vicarious learning results in beliefs that are acquired by observing modeling behaviors. When the modeling behavior is undertaken within similar contexts such as gender, economic and social class it presents a realistic option. Thus, one of the most effective strategies for enhancing self-efficacy beliefs and self-efficacy expectations is that modeling behavior is context specific. It is of little use for a woman of low social class to observe the success of an entrepreneurial woman born to a family of high social standing with access to resources that are unavailable to the poor woman.

‘Verbal persuasion’ and ‘affective status’ encourages self-efficacy. Persuading women to attempt positive behavior change and providing a supportive environment in which women can attempt change, further enhances self-efficacy. Changes based on verbal persuasion, affective status and modeling behavior can lead to significant changes in self-beliefs and self-expectation. These ‘personal factors, according to Bandura (1986), is an integral part of a triadic relationship necessary for change. He suggest that there is a reciprocal relationship between ‘personal factors’, ‘behaviour’ and ‘environmental factors’, which result in social change.

Changes in personal factors such as self efficacy can affect an individuals’ behavior (willingness to take risks), which can impact on environmental factors (family and society). These relationships are
reciprocal and reinforce each other. This suggests that strategies purposefully introduced in order to enhance women’s personal factors (self efficacy) can lead to reinforcing behaviors (such as self assertive behavior) which in turn can impact and reinforce environmental factors (such as alteration of familial relations). The interaction and reciprocity of the triadic relationship can result in a positive and significant change for women.

2.3 ALIENATION

The psychological aspects of alienation refer to the state of self-alienation and to the awareness of the separateness from one’s own inner reality. The alienated person is one who faces a breakdown in his sense of attachment to society. He may see himself as being alone, unwanted, and unvalued. The concept of alienation has no single precise definition.

Social scientists and psychologists have interpreted the concept of alienation in different ways. Historically, Rousseau was the first to give a sociological dimension to the concept of alienation. Later, Marx defined alienation as a condition in which man; in his every day life denies part of his being in order to survive. According to Marx, the worker was alienated because of the multiple roles he had to play. In social contract theories, an alienated worker was one who
gave up or surrendered personal rights', 'liberty', 'power' and 'controls' to the general will of the community or organization. Such alienation of the worker, however, was viewed as desirable because the long-term gains from a social contract would outweigh the personal loss of rights and liberties.

The sociologists explain alienation, a deep-seated sense of dissatisfaction with one's social group (family, work place and community). The individual believes he or she doesn't count and 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 of alienation is a source of lack of trust in one's social or physical environment or oneself.

The concept of Alienation outlined by Seeman and his method of measuring it was used in this study. Seeman (1959) identified five elements including powerlessness, meaninglessness, normlessness, isolation, and self-estrangement. Dean (1961) listed three meanings of Alienation powerlessness, normlessness, and social isolation. Srole describes the concept in terms of a continuum with one pole representing a general sense that the individual belongs with others and the other pole indicating a feeling of distance from others.
Dean (1961) considered Alienation as having three major components: powerlessness, normlessness and social isolation. Scales constructed to measure these intercorrelated from .41 to .67 (N = 384). There is a low but statistically significant negative correlation between the three components of Alienation and occupational prestige, education, income, and rural background. There is a small positive correlation between Alienation and advancing age.

According to Anthony (1955) "Alienation" is a syndrome composed of five interrelated dispositions: egocentricity, distrust, pessimism, anxiety, and resentment. Alienated individuals are "lone wolves," distrusting their fellow men and apprehensive and gloomy about their own future. They tend to apperceive others in their social environment as being more alienated than they actually are, yet less alienated than themselves. It was also found that the alienated person has a "weak ego structure as estimated by experienced clinical judgment.

In empirical terms, most of the research on alienation has focused on the ideas of powerlessness and social isolation (though not necessarily using these two concepts). In psychology, an extensive literature on 'internal vs. external control' (using a 'locus of control' measure originating in Rotter (1966) has developed, exploring
the ways in which the person’s sense of being in personal control of events is socialized and expressed—external control as a factor in deviant behavior, family planning, depression, and alcohol use. In sociology, parallel work on powerlessness and the sense of mastery has documented the impact of such alienation on a wide range of behavior, including associations between powerlessness and (a) inferior learning and achievement (e.g., the relatively poor academic performance of minority children); (b) low political engagement; (c) participation in civil disturbances; (d) unemployment; and (e) inferior health status (including disinterest in preventive health practices and mortality consequences).

One of the best documented of these studies is the work of Kohn and Schooler (1983) showing, on the one hand, the connection between the sense of powerlessness and job conditions that have the earmarks of Marxian alienated labour (i.e., work that is not creative or self-directed), and on the other hand, the psychological consequences of such work experience (e.g., diminished intellectual flexibility).

A similarly extensive body of research bearing on social isolation and social support has developed in recent years. In a sense, the thrust of this work—the combined effort of sociologists, psychologists, and epidemiologists—has been to undermine the earlier
image of urban life as a wasteland of atomized impersonal actors. It has been shown that strong interpersonal networks persist, and more important, that engagement in such social support networks has salutary effects over a wide range of life experience.

The idea of meaninglessness has been used to explain the genesis of ethnic hostility (prejudice and discrimination as simplified answers to societal complexity); normlessness is viewed as an element in the development and rationalization of deviant behavior and response to mass persuasion; and self-estrangement (particularly in work) is used to explain a range of behavior from problems to family troubles and mass movements.

2.4 SELF DEROGATION

The recent years, the concept of self has got wide currency. It is believed that ‘self’ is the nucleus’ around which the entire personality structure revolves in its homeostatic process of maintaining consistency and stability (Papry & Johnson, 1953). The humanistic psychologists maintain that the development of a normal personality is geared to the development, and maintenance of a high positive attitude towards the self.

According to Kaplan and Pokorny (1969), the term self derogation denotes “negative 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 (Kaplan and Pokorny, 1969).

In this study self derogation consists of inferiority complex, self accusation, suicidal tendency, pessimism, introversion, seclusion, depression, destructiveness, and self devaluation.

2.5. PSYCHOLOGICAL CONSTRUCTS AND EMPOWERMENT

Several attempts have been made to define individual empowerment by means of psychological constructs. Especially noticeable is the desire to connect empowerment to two groups of psychological constructs. The first group is focus on psychological well-being that reflects personal growth, sense of control over one’s actions and purpose in life. The second group is that of cognitive constructs self-efficacy, i.e., the belief in one’s efficacy to alter
aspects of life over which one can exercise some control (Bandura, 1989).

2.5.1 Psychological Well-Being and Psychological Empowerment

Concepts related to psychological well-being, as well as its measurement, give us insights in defining and measuring empowerment. Psychological well-being is defined as people’s evaluations of their own lives. Such evaluations can be both cognitive judgments, such as life satisfaction, and emotional responses to events, such as feeling positive emotions. Psychological well-being is a wide ranging, multifarious concept. It includes different aspects of everyday experience. According to many researchers (Andrews & Withey, 1976; Najman & Levine, 1981; Campbell & Converse, 1971) psychological well-being is considered to be the composite measure of physical, mental and social well-being as perceived by each individual.

Diener and Biswas (2005) view psychological empowerment as an aspect of psychological well-being. Certain aspects of psychological well-being, such as positive emotions, are often accompanied by or lead to psychological empowerment. Psychological empowerment consists than of both the ability to control the environment and the feeling one can do so. He also state
that psychological empowerment also consists of aspects like self-confidence, mastery and communal efficacy (to be able to accomplish goals with others). A crucial feature of empowerment is however that it is a process. Therefore, psychological empowerment is not a certain level of self-esteem but the process of gaining more self-esteem. The result of this process is a higher level of psychological wellbeing. In other words, since empowerment is a process, we define psychological empowerment as an improvement in psychological well-being.

Psychological empowerment is likely to result from high psychological well-being, especially from positive emotions. People who are always happy are likely to feel more empowered than unhappy individuals. Of course the aims for which they use their empowered feelings will depend on their goals and values. Because positive emotions are likely to arise from goal success, people are more likely to feel empowered and to seek new goals when they have been successful in the past, and perceive that they have the resources to meet their goals. That is, empowered feelings and successful action can form a self-reinforcing loop, but repeated failures and the resulting negative emotions can stop the cycle of psychological empowerment, and result in depression or resignation.
Thus, empowered feelings are likely to arise from good events occurring in a person’s life, which create positive emotions.

2.5.2 Self-Efficacy and Psychological Empowerment

Self-efficacy is the belief in one's effectiveness in performing specific tasks. According to Bandura (1997), people who regard themselves as highly efficacious act, think, and feel differently from those who perceive themselves as inefficacious. They produce their own future, rather than simply foretell it.

A definition of empowerment that includes self-efficacy, motivation, and perceived community support implies that empowerment is influenced by both internal and external factors. Internal factors, such as one's cognitions about one's abilities, will likely affect how capable one views oneself. However, one's beliefs about one's competence to produce a change are often influenced by external factors, such as whether the environment is favorable to change (community assets). In addition, external factors such as leaders who want to listen to citizens influence how supportive citizens perceive their environment.

According to Bandura (1977) the concept of self-efficacy which relates to judgment 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 pertains to optimistic belief about being able to cope with a variety of stressors. People with high self-efficacy choose to perform more challenging and difficult tasks. In terms of feeling low level of self-efficacy is concerned with depression, anxiety and helplessness.

People with high level of self-efficacy approach life with a can do attitude that allows them to see challenges as problems to be solved instead of threats that must be avoided. They also set appropriately challenging goal for themselves and maintain a strong commitment to those goals. People with strong self-efficacy enjoy life because they are highly engaged. When they encounter stressful situations their belief in their ability to manage situations to their benefit allows being self-confident.

Bandura (1977) attributes the development of self-efficacy into four forces: mastery, social learning, social persuasion, and emotional and physical states. Of the four, the most powerful for producing self-efficacy is mastery and the most powerful is undermining self-efficacy is social persuasion. A number of structural conditions impact self-efficacy social class, race, level of education, rural and urban backgrounds and gender all affect an individual's global self-efficacy.
(Birch & Danne, 1987). People need positive mastery experiences to develop and maintain high level of self-efficacy.

The literature on self-efficacy can be brought to bear on issues of empowerment. According to Bandura (1997) self-efficacy determines when an individual will undertake new behaviors such as self-empowerment. Low self-efficacy beliefs of women in rural India often stem from the limited and disadvantaged positions they have in society. This makes any behavior change towards self-empowerment difficult if it merely relies on verbal persuasion. The best way by which self-efficacy is acquired is by combining persuasion with role modeling in a supportive and appreciative environment.

2.5.3 Psychological well-being and Self-efficacy

Well-being is a broad concept that includes experiencing pleasant emotion, low level of negative mood and high life satisfaction. It is not only the lack disease or illness or the absence of anxiety or depression. It is a state of complete physical and social health. It can also be defined as person’s cognitive effective evaluation of his or her life.

A strong sense of self-efficacy enhance peoples well-being in many ways. High level of self-efficacy contributes to high levels of engagements and life satisfaction. While mastery experiences are the
major force behind self-efficacy, positive role models, accurate reading of physical and emotional feelings, and positive feedback all contribute to well-being. It has been also defined as a dynamic state characterized by a reasonable amount of harmony between individual’s abilities, needs and expectation, and environmental demands of opportunities (Levi, 1987).

Well-being is connotative as a harmonious satisfaction of once desire and goals (Checola, 1975). According to Shek (1997); Sastre and Ferriere (2000) psychological well-being is the subjective feelings of contentment, happiness satisfaction with life’s experiences and one’s role in the world of work, sense of achievement, utility belongingness, and no distress dissatisfaction or worry etc. showed that various factors affect women’s level of psychological well-being.

2.6 STUDIES OF SOCIO-ECONOMIC STATUS AND PSYCHOLOGICAL VARIABLES RELEVANT TO THE STUDY

Early investigators of well-being sought to understand the demographic correlates of this construct. Upon reviewing the literature, Wilson (1967) concluded that individuals who were happiest were those who had more advantages. Specifically, Wilson held that a happy
person is one who is a “young, healthy, well-educated, well-paid, extroverted, optimistic, worry-free, religious, married person with high self-esteem, high job morale, and modest aspirations, of either sex or a wide range of intelligence”.

More recent research on psychological well-being has revealed that not all of Wilson’s conclusions are completely true. Those conclusions that have been substantiated include those regarding marital status, religiosity, and personality traits. Specifically, researchers have found that individuals who are married are happier than those who are single, divorced, or widowed (Diener, & Suh, E, 2000), that religiosity accounted for variance in well-being and that individuals who are extroverted and optimistic reported higher levels of well-being (Ellison, 1983).

Kaplan, Shema and Uda. (2008) investigated the relationship between psychological well-being and a host of socio-economic variables. The data set consists of a random sample of over 5,000 individuals from the Swedish adult population. The results are consistent with the theoretical predictions and show that happiness increases with income and education and decreases with unemployment, urbanization, being single, and male. The relationship between age and happiness is U-shaped, with happiness being lowest in the age-group 45-64."
Kessler (1982) rates of psychological well-being are also linked to one's level of socioeconomic status. Previous research examining the effects of social standing on psychological being finds an inverse relationship between socioeconomic status (SES) and psychological distress in which increased levels of SES result in decreased rates of psychological distress.

Hause, Tetanya, and Kristen (2005) discussed the psychological necessity of religion. The origin of the need for religion is in the feeling of individual helplessness when confronted by the universal power without, but it implies knowledge and will. This feeling of absolute dependence is the essential feature of all religions. Religion originated in fear, and the first worship was an attempt on the part of man to get on the right side of those powers which man conceived as being above him. These fears may be of the unknown and the fear of destructive forces of nature. Thus, religion might be dispensed with if intelligence were perfect and knowledge absolute. Life satisfaction may also give out religion.

Khatun et al. (1998) carried out a study to develop a scale for measuring the psychological wellbeing. This was administered to 53 women. The study found a strong linear relationship between life satisfaction and self-confidence, and a significant relationship between knowledge about the social environment and both self-
confidence and life satisfaction. By comparing respondents from different socio-economic backgrounds, the authors also found evidence that higher socio-economic status had a direct and positive impact on psychological well-being.

Majumder (2006) studied Indian women’s well-being and it shows that aged women are likely to have lower levels of well-being as compared to younger ones, he get some sort of negative relationship between age and level of well-being i.e.; that level of well-being decreases with age. As compared to other female members, household heads (women) are likely to have better achievements. There is an interesting result women engaged in paid job are seen to have lower levels of well-being as compared to housewives or compared to women who are engaged in unpaid activities. Level of well-being of women decreased very sharply as he the small to large families. Muslim women as compared to the Hindus, and Scheduled Caste (with Other Backward Class) and Tribes as compared to general caste are less likely to have better well-being. Women in the urban areas are seen to have higher levels of well-being.

An interesting and somewhat unexpected finding was that, while age is positively related or girls’ unhappiness and past worries, there was no age relationship for self-esteem and self-efficacy for either boys or girls. The lack of association between age and self-esteem and self-
efficacy may well reflect the relatively shortened age range of our sample. Nevertheless, we did find a clear association between age and happiness with family life, regardless of gender (Majumder, 2006).

2.7 SELF HELP GROUPS AND WOMEN EMPOWERMENT

Since the 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 (Malhotra, 2004).

Now a day most developing countries used self help approach to women empowerment. According to Katz (1981) “Self-Help Groups are voluntary, small group structures for mutual aid and the accomplishment of a special purpose”. They are usually formed by peers who have come together for mutual assistance in satisfying a common need, overcoming a common life-disrupting problem, and bringing about desired social and/or personal change. The initiators and members of such groups perceive that their needs are not, or cannot be, met by or through existing social institutions. Self-help
groups emphasize face-to-face social interactions and the assumption of personal responsibility by members. They often provide material assistance, as well as emotional support; they are frequently "cause"-oriented, and promulgate an ideology or values through which members may attain an enhanced sense of personal identity."

Katz (1981) highlights that self-help groups, which is typically start from a condition of powerlessness, and that the members spontaneously (i.e. not urged by an outside authority) agree on engaging in some actions in which they personally participate. Self-help groups create, and act within, a purposefully organized setting; this distinguishes them from medical self-care, which is practiced by individuals alone or within a family.

Empowerment, on the other hand, is a process through which individuals gain control over matters that concern them most. It can be defined as a "multi-dimensional social process that helps people gain control over their own lives"(Czuba, 1999).

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).

A self help group frame incorporates well-being indicators into the policy and planning process to enhance standard indicators. Past research has also identified several major outcomes of self help groups. These includes 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 (Kurtz, 1988; Borkman, 1976).

Anyone who has gone through the experience of joining a self help group in order to get help, and has discovered that she can also help others, knows how someone who begins the journey towards empowerment feels (Rappaport, 1985). The group is the perfect environment for consciousness-raising, for mutual help, for developing social skills, for exercising problem-solving, and for experiencing inter-personal influence. Empowerment means coming out from the limited boundaries of the “I” into the expanse of possibilities of the “we”. It was only natural that the professionals who in the seventies developed the concept of the self-help group would add the concept of empowerment to it in the eighties (Reismann, 1983, 1985).
According to Kieffer (1983) when the empowerment process is undergone by the individual in a group, it also includes the enabling influence of a peer group within a collective-organizational structure, and also relations with a mentor that enrich the experience. The conjunction of empowerment with mutuality - mutual empowerment - broadens people’s possibilities of controlling their lives. It has been found that people in self help groups who have both provided and received help have gained more satisfaction from their participation in the group and more self-esteem than people who only received help or only provided help (Zimmerman & Rappaport, 1988).

Chesler (1991) pointed out that participation in a self help group is considered an ideal means of encouraging individual empowerment, for such a group produces empowerment beyond the individual as well: people receive emotional and social support in the course of a change process in which they provide concrete help to others and acquire new skills, including development of ability for future public.

In opinion of Shylendra (1998) the group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the
problem of collateral security and thus free them from the clutches of money lenders.

The joint liability not only improves group member’s accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries (Stiglitz, 1993). Besides, some of the basic characteristics of SHGs like small size of membership and homogeneity of composition bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 1994). In general, self help groups created on the above lines of functioning have been able to reach the poor effectively, especially women and help them obtain easy access to facilities like savings and credit and empower them.

Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership, transparent and participative decision-making and efficient use of funds for micro-enterprise creation (Fernandez, 1994). Regular meeting of the members fosters meaningful relationship among them and issues other than thrift and credit, issues on gender and social problems also get a platform for discussion.
Sahu and Tripathy (2005) had described the factors affecting group dynamics and group functioning such as feeling of solidarity and pervasive benefits from group formation, increased awareness of group members, self reliance, and transparency. They feel that dependence on outside source either in material or human terms exist and so the group autonomy is not attained in many cases.

Singh and Jain (1995) in their working paper ‘Evolution and survival of self help groups, some theoretical and empirical evidences’ explained that there are four stages of group formation: forming, storming, norming, and performing. They identified the factors, which have an impact on group formation as full participation of all members, quality in leadership, some sort of homogeneity among the members, and transparency in operations and functioning of the groups.

In the last few years, a number of scholars have studied the phenomenon of psychological empowerment.

According to Mok (2004) examines the relationship between personal empowerment and life satisfaction among self help group members. Personal empowerment is viewed as a form of social capital derived from engagement in the social relations within the self help group that allows members to obtain benefits such as increasing
their life satisfaction. Sense of mastery and self-esteem are introduced as intervening variables between personal empowerment and life satisfaction.

As many scholars have recognized, changes in individual skills and attitudes occur through social processes such as informal discussions and feedback from social interactions (Brown, 1993). Groups represent an immediate social context that shapes how individual members think and feel (Hackman, 1992). In fact, studies have shown that group settings can change individuals’ motivation.

Klein, Dansereau, and Hall (1994) distinguished two separate routes of group influence on individuals. The first route involves an individual-level process—that is, the influence of individuals’ own experiences within the group on their attitude and behavior. The second route involves a cross-level process, or the influence of group characteristics (e.g., group composition) and group processes (e.g., group climate) on a particular member.

Hackman (1992) observed that group members are exposed to and influenced by two types of stimuli from the group. The first type involves discretionary stimuli that ‘are transmitted or made available to individuals differentially and selectively at the discretion of the other group members’ (Hackman, 1992). Discretionary stimuli include
messages of approval or disapproval, role negotiation or differentiation, and leader–follower exchanges. The second type of stimuli from the group involves ambient stimuli that are available to all group members and pervade the group setting. Ambient stimuli are group composition, shared group norms, climate, and the task environment.

Brown (1979) proposes that these two types of group stimuli shape members’ self-efficacy through different mechanisms of influence. On the one hand, the effect of discretionary stimuli on members may be limited to the focal individual exposed to the particular stimulus (e.g., role-specific communication, leader–member dyadic relationship). Even when other members are exposed to the same stimulus (e.g., observing other members’ interactions with the leader in a group meeting), this type of stimulus often bears significance only for the target recipient, without any ‘ripple effects’ to other members.

Ambient stimuli, on the other hand, are not targeted to a specific group member. Rather, group members are collectively exposed to ambient stimuli and are collectively affected by them. Other members’ cognitions often comprise a source of ambient stimuli (e.g., mutual expectations for interaction, shared trust among members). For this reason, a focal member may be affected by
his/her own perception of an ambient stimulus (individual-level process) as well as by other members’ perceptions of the same stimulus (cross-level process). Drawing on these distinct influence processes of discretionary and ambient stimuli, we now develop a set of hypotheses for three core group characteristics: diversity in group composition, leadership variables, and group variables reflecting relationships among members.

According to Anderson (1996) members’ perception of group climate has an important effect on their behavior and interactions because it reflects individuals’ cognitive representations of the group environment based on their interactions within the group. A group climate that is characterized by open communication and trusting relationships among members may be related to positive changes in members’ self-efficacy because it allows experimentation with new ways of doing things, the practice of new skills without fear of appraisal, and frequent and open exchanges of feedback. In addition, a positive perception of the group may also signal that members perceive the group setting as a psychologically safe environment for exploring and practicing new skills.

Hackman, (1992) denotes perceptions of group characteristics such as climate are not based on a single dyadic relationship within the group, but are based on overall interaction patterns among
members and the atmosphere that characterizes interactions within the group. Thus, group climate and group perceptions represent ‘ambient’ stimuli that reflect the nature of the whole group rather than a particular member or a particular dyadic linkage within the group. Group-level phenomena such as shared norms, collective mind, and group information processing can be characterized as properties of the collective entity. As ambient stimuli pervading the group setting, these collective properties may have cross-level effects on every member of the group.

Anderson (1996) wrote, “Women must know themselves sufficiently to become free”. This statement sums up the idea of ‘Women Empowerment’. Anderson argues that the objective of any programme to empower women has to educate her, initiating critical thinking to the extent that she is able to make a realistic evaluation of her predicament within the social, cultural, political and economic milieu, resulting in enabling her to take necessary action to lead a satisfying life. Any women empowerment programme has to have a lot of stress on encouraging women to take action. He argues that all knowledge imparted will be fruitless unless followed by right responses.

Talking in detail on the topic, Pillai draws attention to individual as well as collective empowerment. He argues that empowered
women live more satisfying lives compared to their counterparts on the other hand. It is a “positive concept with the capacity for self action and transformation of self”.

People's beliefs in their efficacy develop out of experiences of mastery, that is, from experiences where their actions have led to desired outcomes. It has been discussed in an earlier section how the socialisation of women provides ample opportunity to learn to be helpless. In its extreme form, the learned helplessness model helps explain what is called the battered woman syndrome (Walker, 1993). Vicarious learning through social modelling - seeing others similar to oneself succeed by sustained effort - raises one's beliefs in one's own efficacy. This is one important reason for the success of collective action and participation in women's groups in the empowering of women.

Self help groups are nowadays the most popular strategy for empowering deprived groups especially women in India. Previous studies suggest that self help group programs have had a positive impact on consumption and asset levels at the household and community level in India (Bali and Varghese, 2009). Evidence on the impact of self help groups on empowerment is more mixed.
Evidence on the impact of self help groups on empowerment is more mixed. Bali and Varghese (2009) find positive impacts of self help groups on a latent variable of women empowerment composed of female attitudes, and an index of women’s autonomy and political participation, respectively.

Desmukh and Ranadive (2003) suggest several ways to stimulate this kind of empowerment. They consider a group approach as critical to accelerate a process of psychological empowerment. Women are less alienated and vulnerable in a group and can share their problems and experiences.

Choudhary (1990) stressed the need for sharpening women’s empowering strategies to make them effective and result-oriented. She pointed out that money earned by poor women is more likely to be spent on the basic needs of life than that by men and that this realisation would bring women as the focus of development efforts. She also examined the advantages of organising women groups thereby creating a new sense of dignity and confidence to tackle their problems with a sense of solidarity and to work together for the cause of economic independence.

Shylendra, (1998) attempted to evaluate the performance of eight women self help groups in India. Here the self help groups failed
to enable members to realise their potential benefits. The reasons identified for the failure were the wrong approach followed in the self help group formation by the team, misconceptions about self help group goals both among the team and the members, and lack of clarity about the concept. The main lessons drawn from the project are the need for creating self help groups based on a clear assessment of the needs of different sections of the society, ensuring clear understanding of the concept of self help group among team members involved in promoting self help group s, and enhancing the relevance of self help groups to their members by enabling them to meet effectively their requirements, be it savings or credit or income-generating activities.

The study conducted among self help groups by Venkata (2004) revealed that as the programme was effectively implemented, the monthly income of the beneficiaries had increased substantially. A large number of groups had become mini-banks reducing the dependence on moneylenders. It had also resulted in improving their standards of hygiene and nutrition. The major findings were that the urge for literacy especially for the girl child and the adoption of family planning measures had increased. The process of group dynamics strengthened the networking, homogeneity, and self-esteem of women. The “We can do it” syndrome is a part of their psyche today. The scheme had also provided women the opportunity to sit together,
discuss, and share their long-pending problems, and seek joint solutions through sympathetic cooperation and advice. The group thus acts both as a pillar of strength and an information window.

Vijayanthi,(2002) studied women’s self help groups in five slum areas in Pulianthope, India involved in a non-governmental organization program to control diarrhea and other water born diseases. They reported the positive results with the following outcomes: group empowerment, personal empowerment, decision making and awareness creation.

Jandhyala(1998) studied self help groups in India comprising of women that used money that they saved every month to contribute towards a common fund to help members meet their productive and emergent credit needs. The groups were provided loans through social economic enterprise programs while the women addressed non-credit supports to each other with respect to literacy, health and environmental issues. The groups of 10-20 members had a structure consisting of president, secretary and treasure while all members participated in decision making. These self help groups were seen as capacity development opportunities for women on their path to improving their quality of life.
Positive outcomes included increase in income, savings, and consumption expenditure as well as increase in self-confidence, build in the family and society and a greater voice in both their personal and communal lives.

Kapadia (1999) inquires into the self-experience of women in India and the implications for empowerment. Her inquiry is concerned with the notion of the relational self (as contrasted with the autonomous self) which describes the predominant pathway of self development in many non-western cultures, and in women across cultures. The self of women is defined through their relations with others and their roles as daughters, wives, mothers, daughters-in-law (Parikh and Garg, 1989). Using narrative methodology in a longitudinal study based in Orissa, Seymour (1999) interviewed many mothers, daughters and grandmothers of the same family and found that the women saw themselves through the prism of changing roles and 'responsibility' so that their identity and personal development could not be understood separately from roles and role transitions.

Kapadia (1999) also found that the self-esteem of women is located in the achievements of their significant others and in their success in carrying out their role prescriptions. She notes that negotiating for personal power in the family can be fraught for women: it could lead to conflict, evoke allegations of irresponsibility and
selfishness, threaten to damage or destroy their relationships and thereby their self-worth. Interwoven into the relational self is the ethic of care, a moral orientation that predominates among women. Men, on the other hand, predominantly use the justice orientation. Kapadia (1999) concludes that empowering women may entail helping women to redefine the sense of self and include a caring niche that creates space for self as well as others.

Ryan and Deci (2000) identified women's autonomy (in Indian context), which is one of the three basic psychological needs, the other two being competence and relatedness. In self-determination theory (Ryan and Dici, 2000), autonomy is seen as a tendency towards self-organisation and self-regulation. When autonomous, individuals' actions are self-organised with respect to their inner and outer circumstances, instead of being merely prompted by non-integrated processes.

Pandey & Singh (2004) shares some of the key learnings from an action research micro credit self-help groups in India. A qualitative research method, focus group discussion, was used to assess the impact of the SHG, women SHG members, who participated in the intervention and those who are yet to participate, were interviewed to understand the meaning of money and happiness in their lives. While money, and its purchasing power to fulfill basic needs, was the
tangible related to happiness; Social capital, in terms of good family and social relationships, and faith in God were the intangibles. Women, who had participated in the self help group, were higher on subjective well-being as a result of the emotional and instrumental support they received from group members. Members reported a poor quality of life due to inadequate civic amenities.

A number of authors attest to the importance of the sense of self to empowerment. For instance, Schuler and Hashemi (1993), from their observations of, and interviews with, women in empowerment-related projects in Bangladesh delineate a list of indicators beginning with the personal and subjective elements of the sense of self to more externalised and collective aspects. Yet there is a scarcity of theorising of women as subjects, of their sense of themselves and their sense of agency. Two aspects related to the sense of self that characterise women, namely, the relational self and the ethic of care, have implications for empowerment.

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The self of a woman is defined through their relations with her role and their roles as daughters, wives, mothers, daughters-in-law (Lalitha, N, 1995). Using narrative methodology in a longitudinal study based in Orissa, Seymour (1999) interviewed many mothers, daughters and grandmothers of the same family and found that the women saw themselves through the prism of changing roles and 'responsibility' so that their identity and personal development could not be understood separately from roles and role transitions.

Agarwal (2001) reported that the status of women is low and their socio economic conditions are much more depressed than that of men. Talati and Venkatakrishnan (2001) explained women’s empowerment in Jhabua district, Madhyapradesh. The women ‘leaders’ elected by the group members were responsible for the maintenance of group records and management of group. These women’s groups laid the foundation for the empowerment of women.

Kapadia (1999) concludes that empowering women may entail helping women to redefine the sense of self and include a caring niche that creates space for self as well as others. She quotes Kagitcibasi’s (1996) Turkish work on the autonomous-relational self. According to this model, each individual has both a relational and an autonomous self. This then means kindling and unraveling a woman's autonomous self in order to empower her.
2.8 STUDIES RELATED TO KUDUMBASHREE

Development of Women was established to act as a nodal point for bringing women into the mainstream in all programmes and projects. This policy has been disseminated through all avenues to all organizations, governmental and non-governmental, which work for the cause of women.

A study on Kudumbashree self help groups done by jeffrey (1992) the study showed that self help group’s main activity is the establishment of savings and credit. Savings encourages people to plan and for future needs. The group members have open discussions and think about various options. Such discussions help in strengthening the analytical and problem solving skills of the members. Enterprising attributes are initiative, creativity, flexibility, leadership, independence, problem solving, persuasive, calculated risk taking, need for achievement, hard work and learning from mistakes.

Siwal (2009) conducted a study among Kudumbashree members and his findings showed overall development of Kudumbashree women. The findings are summarized as follows;
The formation of self-help groups as a basis for the social and economic empowerment of deprived and disadvantaged women have been found to be successful mechanism for the organisation, mobilisation and self-development of women. Women who have participated in self-help or neighbourhood groups have developed strong sense of self worth and faith in their ability to interact with power structures and increase in their contribution to the household. The achievements of Kudumbashree have been impressive, women display self confidence and a sense of self-worth.

The programme has provided the space and opportunities for the poor women. The saving by poor women facilitated greater control over financial resources and access to cash in need. This has enabled the women feel more secured during emergencies. Women take pride in owning assets in their name like land and house through loans. A network of women opens up new possibilities, which are accessible to women.

The NHGs/ SHGs are exclusively for women, which create unity among women, and serve as the main routes towards decreasing male control and patriarchal attitudes in society. Self-help groups have been instrumental in empowerment by enabling women to work together in collective action.
Change in socio-political environment is developing itself more as a power emerging within the women. Notably more female-headed households derive the economic and social benefits of group membership. More widows and abandoned women enjoy greater security and confidence in the society. Linkages with banks have enhanced enormous confidence of women.

Moreover the nature of social mobilisation and the capacity building taking place during group formation is very important in influencing extent of women’s empowerment issues. Breaking of class and caste barriers and sitting together over a period of time is the most significant achievement.

Women have reported an increase in self-worth and self-esteem as a result of their involvement in money matters but this is not an universal feature because there is no evidence of an increase in the negotiating power by all members. Empowerment has taken place but only in the case of group leaders and office bearers whose mobility and skills are enhanced due to their roles and the capacity building training programmes.

At the level of personal space both mental and physical, there has been a tremendous expansion for women, through both an enormous and rapid increase of knowledge, awareness and skills in
new areas, as well as the expansion of institutional space, which has opened up a new and hitherto unknown world to women. Women’s larger role in decision-making seems to be resented by men, even though they did not say so directly, but hinted at it indirectly, giving a different reason. In the public arena, participation in public life and social prestige and esteem were seen to be closely linked.

A study conducted by Kannan (1999) on Kudumbashree in economic point of view, the study summarized as follows.

The status of women is intimately connected with their economic position, which in turn depends on opportunities for women for participating in economic activities. Women's ability to save and access to credit would give them an economic role not only within the household but, may be, outside it as well. Investment in economic activities of women would improve employment opportunities for women and thus have a "trickle down and out" effect. Here the specific issued examined are the Income Generating Activities (IGAs) taken up by the members and the monthly returns from them, their contribution to the monthly family incomes, their level of savings, repayment behaviour, and changes in their physical assets and amenities after joining the group.
Empowerment of women extends beyond economic and social aspects. The study in Kudumbabashree by Saneetha, (2004) it includes increased respect from community, participation in social activities and forum of decision making, acquisition of entrepreneurial skills and legal and political empowerment. The study shows that majority of the respondents (73%) reported that the impact on creation of physical assets were almost nil. Regarding awareness and capacity building, SHGs have been very effective in improving their levels of their knowledge and skill of the rural folk through informal education and training programmes. Social interaction is reported to be much better among the members after their joining the groups. 54% are well informed of health and family welfare programmes. The occasional classes arranged by the voluntary agencies on health and hygiene proved to be extremely beneficial. The most striking advantage of self help groups is that 91% learned about the banking system after joining the group and were confident of going to the bank for transacting business.

Anand (2002) undertook a study to enquire into the performance of women groups in Kerala commonly known as self help groups (SHGs) and Neighbourhood Groups (NHGs) and to identify the factors contributing to their failure or success so that the strategy may be replicated effectively for empowering rural women.
The study revealed that together with poverty eradication, women empowerment has for a long time been a stated aim of many microfinance programmes. The study has shown that a positive change has taken place in the attitude of the beneficiaries. Self-perception, which used to be low, is high now because of attitudinal change and change in social outlook. The groups have provided a forum for women to express their concerns and articulate their aspirations for change and enabled them to see and know what is happening outside the house.

The most comprehensive study on SHGs in Kerala has done by Oommen (1999). He covered all the districts and municipalities in the State, in which the Urban Community Development Societies were functioning. The study has reviewed the progress of the programme under four heads impact on poverty, income-generating programmes, thrift and credit societies, and women empowerment. Some of the major findings are the following:

Community Development Society (CDS) has failed in realising the full potential of creating self-employment. More than 56 percent of NHG households have improved their economic status and 65 percent of the members expected the programme to bring more economic opportunities. More than 90 percent of the women believed that their collective action against social injustice towards women is
inevitable and that the Neighbourhood Groups could play an active role in this regard.

The preceding review shows that the strategy of micro-financing through self help groups can help in a big way in eradicating poverty and empowering women. However, what is needed is a real change in the community’s attitude to depart from the traditional approach of highly subsidized support to the promotion of self-help. This is a time-consuming process, but regular follow up and guidance are sure to bring about substantial improvement.

In Kerala, however, more than ten years have passed since the Kudumbashree programme gained momentum. The South Malabar Gramin Bank (1998) conducted a ‘Monitoring Study on SHGs’ to examine the progress of the scheme since its implementation in 1995-96 in Malappuram and Kozhikode districts. It identified several weaknesses in the CDS groups such as lack of monitoring; lack of interest among co-ordinators due to non-receipt of allowance which they had been formerly receiving, and static performance of groups.

Nidheesh (2008) studied rural women’s empowerment is the best strategy for poverty eradication, special reference to Kudumbashree. The study found that by participating in various
incomes generating cum developmental activities, the morale and confidence of these women becomes very high. The strategy of participation and empowerment adopted in Kudumbashree mission ensures sustainable livelihoods to many poor rural women. Kudumbashree has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and society at large. It has proved without any doubt that women empowerment is the best strategy for poverty eradication.

Pillai and Shanta (2008) analysed the Kudumbashree units based on the qualitative information obtained from the members showed that the strength was in the unity and cooperation among members, hard work and good leadership within the unit (leadership is normally rotated), support from family and support from local bodies. More importantly, on the economic front it is observed that all units have repaid their loans within three years and none of them have any financial liability which is a healthy sign of performance.

One third of the units stated that they were aware of the opportunities in the field but could not take advantage of them due to
lack of technical, marketing and business skills. Two thirds were not aware of the opportunities and they needed help and advice in this matter from experts. Lack of skill- technical, management, and business awareness were stated as major barriers to move up in income.

A study conducted by Maistry (2008) among Kudumbashree members. The study showed that poor women of the state have become active participants in the planning and implementation process of various anti poverty programmes. By participating in various income generating –cum developmental activities, the morale and confidence of these women becomes very high.

Nidheesh’s (2009) study shows that the strategy of participation and empowerment adopted in Kudumbashree mission ensures sustainable livelihoods to many poor rural women. Women who are regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny.

Loyola Extension Services (2004) conducted a study among members in Kudumbashree members. The study analyzed the programmes which promote capacity building and skills development, especially the ability to plan, make decisions, organise, manage and
carry out activities, to deal with people and institutions in the world around them make the poor women empowered. In this study, capacity building was looked into from general skills required to function as an effective group member and management of SHG, and skill development training programmes for initiating income-generating activities. The skills studied were communication skills, leadership qualities, self esteem and self confidence, and results shows that increase in self-esteem, self-confidence and fearlessness were seen in the response for going to government offices and police station (64.3%) and talking to the officials and policemen (65.5%). Women who were afraid of these offices and people were getting the confidence through the SHG. This was a strong sign of their social empowerment.

A study conducted on Kudumbashree by Raghavan (2009) has proved without any doubt that women empowerment is the best strategy for poverty eradication. Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and to the society at large. It opens new vistas in development history.
Evaluation of the chapter 2

The theoretical literature clearly pointed out the variables psychological well-being, self-efficacy, self derogation and alienation. Having considered various paradigms and definitions for Psychological well-being, three assumptions may be made with regard to research in this area.

First, well-being is subjective and comes from within the individual. Second, well-being does not merely refer to an absence of negative factors but includes the presence of positive affect. Also, Psychological well-being is a function of the individual's complete life. Therefore, to be comprehensive, research in this area must incorporate measures that assess various aspects of one's life.

The two theoretical approaches of self-efficacy provide self-efficacy affects behavior of the individual in different ways. First, self-efficacy influences choice of behavior. People are likely to engage in tasks in which they feel competent and confident and avoid those in which they do not. Second, self-efficacy may help to determine how much effort people to reduce anxiety and how long will they persevere. Third, self-efficacy beliefs influence individual's thought patterns and emotional reactions.
The studies related to self help groups and empowerment give a picture about inadequate psychological studies in this area. Majority of studies carried out among the self help groups especially in India were either the results of the social survey or published journals had done by the promoter of self help groups itself and they focused on socio-economic point of view. Thus there remains a scarcity of psychological studies among self help groups especially on Kudumbashree in Kerala.