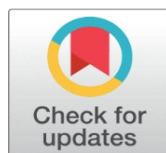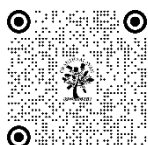# RESILIENCE AND PSYCHOLOGICAL WELL-BEING OF SELF-HELP GROUP'S WOMEN IN KAINAKARY PANCHAYAT, ALAPPUZHA DISTRICT, KERALA

Bobichan George[1], Dr. R. Essac[2]

[1] Research Scholar, Department of Social Work, Anugraha Institute of Social Sciences, Madurai Kamaraj University, Madurai
[2] Associate Professor, Research Supervisor, Department of Social Work, Anugraha Institute of Social Sciences, Madurai Kamaraj University, Madurai

ABSTRACT

Resilience is a key factor for sustaining women's quality of life and a predictor of resilience and psychological well-being. As per Mahatma Gandhi, women are the noblest living things created by God. The Kerala state government has been ensuring community development programs only through SHGs (Self Help Groups). Resilience is the ability of Keralan women adapt to challenging circumstances, recover quickly from hardship, and maintain their resilience and psychological well-being. It is the ability to perform tasks without interruption while experiencing positive feelings. Self-help groups enhance the quality of well-being in numerous ways by providing social supports, empowerment, skills training, accessing resources, networking, and marketing their products. The theory of well-being defines six dimensions such as self-acceptance, meaning in life, positive relationships with others, personal growth, environmental mastery and autonomy, all are associated with SHG women's well-being, Generally, poor economic, health conditions, mental process and social functioning are indicates the low socio-economic status of SHG's women. The research descriptive design was used. There are 106 sample were selected in the probability sampling by using multistage method. Interview schedule was used for collecting the primary data from SHG members of Kainakary Panchayat. The data collected and analyzed systematically. The present study found that the socio-economic status does not influence the resilience and psychological well-being of SHG's women. It is recommended that creating policies, establishing welfare schemes, availing credit linkage, involving the community activities, and empowering women are the significant sources of improving the quality of life among SHG's Women in in Kainakary Panchayat, Alappuzha District, Kerala.

Keywords: Self-Help Group, Resilience, Psychological well-being and Socio-economic Status

1. INTRODUCTION

Resilience is the ability of Keralan women adapt to challenging circumstances, recover quickly from hardship, and maintain their resilience and psychological well-being (Schetter CD, Dolbier C. 2011). Self-Help Group become a vehicle for shifting standard of the poor and marginalized. "Self Help" promotes self-employment and poverty alleviation. As per Mahatma Gandhi, women are the noblest living things created by God. Honestly, women are the great teacher of all time. The Self-Help Groups (SHGs) have emerged as a powerful strategy for women's empowerment in the nation, especially in Kerala. The Kerala state government has been ensuring community development programs only through SHGs. The SHG system has been extensively used by voluntary agencies (NGOs) for a long time and has been integrated into conventional development programs. SHG members are being empowered socially, economically, resilience and psychological well-being, politically, and legally, even though they are facing lots of problems and challenges towards their livelihoods, such as family, society, and economic and political dominance.

Socio-economic status is the social standing of individuals or groups. It is often measured as a combination of education, income, and occupation. It reflects the quality of life and opportunities afforded to women in society. At the national level, nearly one-third (30.03%) of women in rural areas and more than one-tenth (15.44%) of women in urban areas are engaged in economic activities, respectively (Tacoli. C. 2023). SHG women's socioeconomic situation has grown through Kudumbashree in Kerala. Its extraordinary growth ensures the social standing, outreach, and sustainability of the marginalized segment of society (Pragabhal, K. V. 2017).

Resilience is the capacity of Kerala women to adapt to stress, recover quickly from hardship, and maintain their mental well-being. Women are more prone to work-family conflict and have less decision-making authority than men (Bilodeau J. et al. 2020). Well-being is the ability to perform tasks without interruption while experiencing positive feelings. Resilience and psychological well-being usually consist of two things: happiness and positive emotions about an individual's mental, emotional, and social health. It addresses many aspects of the human experience, including self-actualization, happiness, fulfillment, self-worth, and a sense of purpose in life (Diener, 2000). According to Carl Ryff's (1989) theory of resilience and psychological well-being, there are six elements that go into a person's resilience and psychological well-being, happiness, and contentment. It consists of self-acceptance, purpose in life, positive relations with others, personal growth, environment mastery and autonomy. It has been attained by reaching the state of influenced by both rewarding and difficult life experiences. It would be the primary responsibility of the Government of Kerala to tap and help to grow the quality of life among SHGs women towards personal, social, economic and resilience and psychological well-being.

2. STATEMENT OF THE PROBLEMS

Socio-economic status is the good standard of life of individual or group. It can be measured by different parameters such as education, occupation and income of individual or group. Socio-economic status can involve the quality of life as well as the affordability of individual in the society. Generally, low socio-economic status indicates, poor health conditions, poor mental process and poor social functioning are indicates, low socio-economic status of SHG women. A previous study by Minimol, M.C. and Makesh, K. G. (2012) found that the majority of Kerala's self-help group (SHG) women have not grown up to the standard of socio-economic status due to poverty, discrimination, violence, unemployment, and insufficient financial resources.

SHG women have contributed significantly to Indian society and culture. However, there has been discussion and lot of questions about the situation of women in India. Despite recent advancements, women in India continue to confront several challenges. The resilience and psychological well-being of SHG's women was totally out of mind, and their condition was miserable (Ramanamma. M. V. and Suneetha. V. 2018). Poor resilience and psychological well-being of SHG's women because of age factors, income, and disability. Furthermore, family structure can affect women's resilience and psychological well-being because of childrearing, continuous stress, and bad health (Young et al., 2020).

3. OBJECTIVES OF THE STUDY

The SHG program has been used as a participatory technique to empower women and eventually eradicate poverty as women are a powerful source of development. A research study is necessary to assess the socio-economic status and resilience and psychological well-being of SHG's women in Kerala. There are two specific objectives which are as follows.

To study the socio-economic profile of SHG Women in Kainakary Panchayat, Alappuzha District.

To analysis the resilience and resilience and psychological well-being of SHG Women in Kainakary Panchayat, Alappuzha District**.**

The idea of self-help group is a voluntary association from 15-20 members who joint together in a common place to attain collective goals. It has been formed to organize for the wellbeing of rural and urban poor unable to meet their basic needs and productive with their savings. The origin of self-help group can be traced from Grameen bank of Bangladesh, which was the brain child of Noble Peace Prize Winner Prof. Mohamed Younus. The self-help groups were started in the year of 1975. The Government of Kerala launched the low-income women's program on May 17, 1998. Kudumbashree's "Neighbourhood Groups" (NHGs) serve as its foundation. NHGs are the means by which Kudumbashree functions. The self-help groups result in a number of benefits to the SHGs members like developing individual skills, getting loans at low rate of interest, finding self-employment, discussing and acting on many social issues such as health, nutrition, domestic violence, dowry harassment etc. and bank have been giving loans to SHGs without any collateral towards livelihood employment generation and empowerment of women (Madan Kumar. 2014).

Kerala achieved exceptional results in human development indicators compared to other states in India. The National Statistical Office (NSO) report (2021) Women's education is commendable, with a 96.2 percent literacy rate during the period of 2021–2022, in Kerala. Women dominate the workforce in the unorganized sector and in lower-paying jobs such as individual unit work, contract and temporary labor, part-time work, home-based work, and self-employment. They serious problems with their jobs, like low pay, erratic schedules, insecurity, wage discrimination, unfavorable working conditions, restricted access to health and accident insurance (Raji Prased. G. G. 2023).

An individual's ability to function and adapt to their environment in order to lead meaningful lives is greatly influenced by their resilience and psychological well-being. According to Snyder and Lopez (2006), a formula is proposed that Happiness + Meaning = Well-being.   Diener (2000) applies the terms subjective well-being and happiness interchangeably to demonstrate a hedonic interpretation of subjective well-being. Keyes and Ryff (1995) distinguished resilience and psychological well-being from subjective well-being (SWB) and indicated a multifaceted approach to measuring resilience and psychological well-being that takes into account six distinct human factors: acceptance, mastery, positive resentment, life purpose, and acceptance. The aforementioned six constructs identify the components that improve both physical and resilience and psychological well-being as follows.

SELF-ACCEPTANCE: A high score indicates that the respondent has a positive attitude toward themselves. Tricia A. Seifert. (2005) describes a women with an optimistic perspective who can comfort with her past life, accepting and appreciating both positive and negative characteristics.

ENVIRONMENT MASTERY: High scores show that the respondent makes effective use of opportunities and is able to master handling environmental elements and activities, such as handling daily tasks and setting up circumstances to support personal requirements. Kind et al. (2011) reveals that environmental mastery was positively correlated with life satisfaction, well-being and resilience.

POSITIVE RELATIONS WITH OTHERS: High scores indicate that the respondent is involved in meaningful interpersonal relationships that create reciprocal empathy, intimacy, and affection.

PERSONAL GROWTH: High scores show that the respondent is open to new experiences, keeps growing as a person, and acknowledges that their behavior and identity have improved over time.

PURPOSE IN LIFE: High scores indicate a strong goal-oriented mindset and a strong belief in the meaning of life

AUTONOMY: High scores show that the respondent is self-reliant and capable of controlling the reaction to social pressure (Singer and Ryff, 1998).

4. METHODS

The research used Descriptive Design for describing the resilience and psychological well-being of SHG women in Kainakary Panchayat, Alappuzha District, Kerala. Kainakary Gram Panchayat consists of four villages and eighteen wards.

PARTICIPANTS (SAMPLING): There are 164 active self-help groups under the "Kudubmbasree Scheme" in Kainakary panchayat. The current study inclusion criteria were used for selecting the samples i.e., group should have more than five years of experience. Therefore 106 SHG members were selected from 53 SHGs, each group two members considered as a study participant. The current study adopted probability sampling by using multistage sampling, because the researcher comes across different stages to narrow down the eligibility.

OPERATIONAL DEFINITION: Well-being is defined as a condition of ideal physical, mental, and emotional health in which the women of the SHG feel satisfied.

TOOL FOR DATA COLLECTION: Interview schedule was used for collecting the primary data from SHGs members in Kainakary Panchayat. The 50-interview scheduled used for the reliability test the Cronbh Alpha value 0.891.

INFORM CONSENT AND ETHICAL CONSIDERATION: The researcher has followed inform consent and respected their rights and dignity, ensured their safety and well-being and avoided harm in the collection of data. The present study targets only one Kainakary Panchayat from Alapppuzha District findings cannot be generalized

DATA ANALYSIS: The data analysis and presented the data in the form of single frequency tables, summary tables, cross tables, charts and diagrams. The study has used different statistical tool of chi-square test, independent sample t-test, Anova test, regression, correlation, factor analysis and path analysis in order bring better conclusion in the study.

5. DEMOGRAPHIC DETAILS OF SHGS MEMBERS

The demographic variables such as age, domicile, types of family, religion, caste, marital status and family member's details of the respondents are clubbed into one roof as demographic profile.

Table – 1
Demographic details of the SHG Women

Age in Years	N (%)	Mean
15-25 Yrs.	23 (21.7)	$\bar{x} = 2.16$
25-35 Yrs.	45 (42.5)	$N = 106$
35-45 Yrs.	36 (34.0)	
45-55 Yrs.	2 (1.9)	
Domicile	**No. of Respondents**	$\bar{x} = 1.10$
Rural	95 (89.6)	$N = 106$
Urban	11 (10.4)	
Types of Family	**No. of Respondents**	$\bar{x} = 1.13$
Nuclear Family	92 (86.8)	$N = 106$
Joint Family	14 (13.2)	

Source: Primary data

The above table describes the demographic factors of the Self-Help Group's women. Data shows majority women were from the age group of 25-35 years and 35-45 years, which reflects that adult age group women are more involved in Kudumbashree (SHGs) compared to young age group women in Kainakary Panchayat.

It is found that vast majority (86.6%) of the Self-Help Group's members are from rural community. Very few percent of the urban community women were excited in the study.

Vast majority (86.9%) of the respondents were in nuclear family. It indicates that members prefer nuclear families to joint families, because they feel that the quality of life would be better in the past and their expressions and the feelings to their partners would be free and independent.

Table-2
Socio-Economic Profile of SHG's Members

Socio-economic Variables	N (%)	Mean
Education		$\bar{x} = 3.37$
Illiterate	3 (2.8)	$N = 106$
Primary School	4 (3.8)	
High School	59 (55.7)	
Hr. Sec. School	32 (30.2)	
UG	6 (5.7)	
PG	2 (1.9)	
Occupations	**N (%)**	$\bar{x} = 2.55$
Agriculture	24 (22.6)	$N = 106$
Cooli	53 (50.0)	
Self-Employment	10 (9.4)	

Business	2 (1.9)	
Education	8 (7.5)	
House Wife	9 (8.5)	
Monthly Income	**N (%)**	$\bar{x} = 19557.07$ $N = 106$
Rs. 5000 - 15000	76 (71.7)	
Rs. 15000-25000	19 (17.9)	
Rs. 25000-35000	2 (1.9)	
> Rs. 45000	9 (8.5)	
Savings	**N (%)**	$\bar{x} = 250.94$ $N = 106$
Rs, 100-200	60 (56.6)	
Rs. 200-300	30 (28.3)	
Rs. 300-400	1 (.9)	
Rs. 400-500	15 (14.2)	

It is revealed that more than half (55.7%) of the respondents have completed high school education. Nearly one third (30.2%) of the respondents have studied higher secondary school. Apart from very few (2.8%) of the respondents, others could not enter into school. It is evident most of the SHG members have possessed a minimum level education which is not sufficient for effective planning and implementation to their livelihood and empowerment.

It is clear from the table occupation shows that (50%) of the women are involved in cooli work (daily wage) and (22.6%) are in the agriculture. There are also (9.4%) of the women working self-employed.   Regarding the monthly income of respondent's family per month, (71.7%) of women had Between Rs. 5000 to 15000/- 17.5% women monthly earning Rs. 15000 to 25000/- Normally saving is done in four ways – daily savings, Weekly Savings, monthly savings and voluntary savings. It is found that majority (56.6%) group members have been saving money on a monthly basis between Rs.100/- to 200/- and (28.3%) of self-help group members have been saving Rs.200/- 300/-. It could be concluded that most of the self-help group members are able to save monthly Rs.100-200.

SOCIO-ECONOMIC STATUS

Socio-economic Status Scale is extensively used in urban population, for assessment of the Socio-Economic Status (Kuppuswamy 1981). The study used the most recent modified Kuppusamy scores from 2012 to categorize the SES level (Less than 5 score = Lower, 5-10 score = upper lower, 11=15 score= Lower Middle, 16-29 Upper middle and 26-29 Upper class). Computed average score from three parameters includes, education, occupation and income of the family.

Table -3

Socio-economic Status of SHG's Women in Kainakary Village

SES	No. of Respondents	Percent
Upper Class	-	-
Upper Middle	24	22.6
Lower Middle	35	33.0
Upper Lower	47	44.3
Lower Class	-	-
Total	106	100.0

Source: Primary data

The above table highlighted that socio-economic status of women in Kainakary Panchayat Alappuzha District. Nearly half (44.3%) of the women are living with upper lower level of socio-economic status. One third (33.0%) of the women are living in the lower middle level of socio-economic status and nearly one fourth (22.6%) of them are upper middle level socio-economic status. It is found that the women are not grown well standard of socio-economic status.

RESILIENCE AND PSYCHOLOGICAL WELL-BEING OF SHG WOMEN

According to Uribe Urzola et al. (2018), Ryff's resilience and psychological well-being encompasses the following: self-acceptance, positive relationships with others, environmental mastery, autonomy, purpose in life, and personal growth. It also measures the subjectivity with which one perceives social and familial relationships, the accomplishment of personal and professional goals.

Table –4
Resilience and Psychological Well-being of SHG's women

Resilience and Psychological well-being	Mean	Std. Deviation
Self-Acceptance	8.1981	2.90294
Purpose in Life	6.7547	3.53974
Positive relations with others	6.8396	3.68559
Personal Growth	7.3113	3.65243
Environment Mastery	9.0377	3.38885
Autonomy	6.9245	3.93930

Source: Primary Data (N=106)

The resilience and psychological well-being elements, such as environmental mastery (mean = 9.03), self-acceptance (mean = 8.19), and personal growth (mean = 7.31), have higher mean values than other resilience and psychological well-being factors. According to the above table, the SHG women have high ability to create and select surroundings that suit their own interests, positive & negative assessments and implement the strategies for growth and development.

Table –5
Factors of Resilience and Psychological Well-being and their Educational Qualification

Factors of Resilience and psychological well-being	Education	Descriptive Statistics			ANOVA Test				Result
		N	Mean	SD	df	Mean Square	F	Sig.	
Self-Acceptance	Illiterate	3	10.25	.57	5	12.971	1.582	.172	NS (P>0.05)
	Primary School	4	9.33	.50					
	High School	59	7.94	3.12					
	Hr. Sec. School	32	8.59	2.65					
	UG	6	6.00	2.68					
	PG	2	10.00	.00					
Purpose in Life	Illiterate	3	12.66	6.65	5	24.951	2.095	.032	S (P<0.05)
	Primary School	4	6.25	3.86					
	High School	59	6.81	3.62					
	Hr. Sec. School	32	6.25	2.73					
	UG	6	7.00	3.46					

Factors of Resilience and psychological well-being		N	Mean	SD	df	Mean square	F	Sig.	Result
	PG	2	4.50	2.12					
Positive relations with others	Illiterate	3	9.66	4.04	5	13.101	.963	.444	NS (P>0.05)
	Primary School	4	5.50	.57					
	High School	59	7.06	4.05					
	Hr. Sec. School	32	6.81	3.33					
	UG	6	5.00	2.19					
	PG	2	4.50	2.12					
Personal Growth	Illiterate	3	12.00	3.00	5	25.018	1.961	.001	S (P<0.05)
	Primary School	4	9.00	2.16					
	High School	59	7.16	3.84					
	Hr. Sec. School	32	7.50	3.33					
	UG	6	5.33	2.87					
	PG	2	4.00	1.41					
Environment Mastery	Illiterate	3	13.33	2.51	5	39.017	3.860	0.003	S (P<0.05)
	Primary School	4	11.00	1.41					
	High School	59	8.62	3.31					
	Hr. Sec. School	32	9.96	3.20					
	UG	6	5.83	2.63					
	PG	2	5.50	.70					
Autonomy	Illiterate	3	7.33	3.78	5	9.726	.615	.688	NS (P>0.05)
	Primary School	4	7.00	3.55					
	High School	59	7.28	4.08					
	Hr. Sec. School	32	6.75	4.09					
	UG	6	5.00	2.09					
	PG	2	4.00	1.41					

Source: Computed from the primary data, (N=106) * NS= Not Significance, * S=Significance

Education is the basic formation which creates capable and enlightened individuals, who will give rise to a to learned and enlightened society free from discrimination and dehumanizing evils. The above table describes the SHGs members' resilience and psychological well-being and education. Application of ANOVA reveals that SHGs members' resilience and psychological well-being is a strong of the illiterate women because, scored higher mean values in all factors of resilience and psychological well-being well- such as; self-acceptance (m= 10.25), purpose in life (m= 12.66), Positive relations with others (m= 9.66), Personal growth (m= 12.00), Environment Mastery (m= 13.33) and autonomy (m= 7.33). Null hypothesis (H0) is accepted in the factors of self-acceptance, positive relations with others, autonomy (P>0.05) and it is concluded that resilience and psychological well-being of SHG women does not significantly vary (P>.05) by the education of the respondents. At the same time the purpose in life, personal growth and environment mastery (P<0.05) significantly vary in the mean value of resilience and psychological well-being and their education of the SHGs women. It is interpreted that illiterate Self-Help Group women have strong resilience and psychological well-being in Kainakary Panchayat.

Table –6
Factors of Resilience and Psychological Well-being and Occupations of the Respondents

Factors of Resilience and psychological well-being	Occupation	Descriptive Statistics			ANOVA test				Result
		N	Mean	SD	df	Mean square	F	Sig.	
Self-Acceptance	Agriculture	24	8.58	3.45	5	3.829	.442	.818	NS (P>0.05)
	Cooli	53	8.07	2.75					
	Self-Employment	10	8.40	2.71					
	Business	2	8.00	2.82					
	Education	8	8.8	3.35					
	House Wife	9	7.11	2.36					

Purpose in Life	Agriculture	24	7.12	3.09	5	12.707	1.015	.413	NS (P>0.05)
	Cooli	53	6.35	3.57					
	Self-Employment	10	8.60	4.81					
	Business	2	9.00	7.07					
	Education	8	5.87	2.58					
	House Wife	9	6.33	2.78					
Positive relations with others	Agriculture	24	6.70	3.97	5	22.099	1.680	.146	NS (P>0.05)
	Cooli	53	6.05	3.14					
	Self-Employment	10	8.20	3.11					
	Business	2	10.00	1.41					
	Education	8	8.75	4.16					
	House Wife	9	7.88	5.34					
Personal Growth	Agriculture	24	7.04	4.64	5	23.315	1.816	.117	NS (P>0.05)
	Cooli	53	7.09	3.25					
	Self-Employment	10	6.90	2.88					
	Business	2	14.00	1.41					
	Education	8	8.87	3.52					
	House Wife	9	6.88	3.01					
Environment Mastery	Agriculture	24	8.66	4.07	5	5.967	.507	.770	NS (P>0.05)
	Cooli	53	8.84	3.26					
	Self-Employment	10	9.50	3.65					
	Business	2	11.50	2.12					
	Education	8	9.00	3.42					
	House Wife	9	10.11	2.08					
Autonomy	Agriculture	24	7.41	4.38	5	15.016	.966	.442	NS (P>0.05)
	Cooli	53	6.62	3.21					
	Self-Employment	10	7.20	5.43					
	Business	2	12.00	9.89					
	Education	8	7.12	2.94					
	House Wife	9	5.77	4.32					

Source: Computed from the primary data, (N=106) * NS= Not Significance, * S=Significance

Occupation is a significant source of revenue for running human life. The above analysis indicates that the occupation of SHG's women did not influence their resilience and psychological well-being. All factors of resilience and psychological well-being same mean values. Therefore, it could be concluded that there is not significance variance in the mean values of resilience and psychological well-being and their occupation of the SHG women (P>0.05) in Kainakary Panchayat, Kerala.

Table -7
Factors of Resilience and Psychological Well-being and Occupations of the Respondents

Factors of Resilience and psychological well-being	Occupation	Descriptive Statistics			P value	Result
		N	Mean	SD		
Self-Acceptance	Rs. 5000 - 15000	76	8.42	2.78	.654	NS (P>0.05)
	Rs. 15000-25000	19	7.73	3.49		
	Rs. 25000-35000	2	7.50	2.12		
	> Rs. 45000	9	7.44	2.83		
Purpose in Life	Rs. 5000 - 15000	76	6.97	3.48	.046	S (P<0.05)
	Rs. 15000-25000	19	5.63	3.25		
	Rs. 25000-35000	2	12.50	6.36		
	> Rs. 45000	9	6.00	3.04		
	Rs. 5000 - 15000	76	7.18	3.90	.107	NS

					(P>0.05)
Positive relations with others	Rs. 15000-25000	19	5.31	2.82	
	Rs. 25000-35000	2	10.50	2.12	
	> Rs. 45000	9	6.33	2.54	
Personal Growth	Rs. 5000 - 15000	76	7.48	3.57	NS (P>0.05)
	Rs. 15000-25000	19	7.00	3.94	
	Rs. 25000-35000	2	10.00	7.07	.435
	> Rs. 45000	9	5.88	3.01	
Environment Mastery	Rs. 5000 - 15000	76	9.02	3.17	NS (P>0.05)
	Rs. 15000-25000	19	9.42	4.12	
	Rs. 25000-35000	2	8.50	3.53	.906
	> Rs. 45000	9	8.44	3.90	
Autonomy	Rs. 5000 - 15000	76	7.40	4.30	S (P<0.05)
	Rs. 15000-25000	19	6.05	2.48	
	Rs. 25000-35000	2	9.00	.00	.004
	> Rs. 45000	9	4.22	1.56	

Source: Computed from the primary data, (N=106) * NS= Not Significance, * S=Significance

SHGs members' resilience and psychological well-being is a strong of the monthly income category Rs. 25000-35000 because, scored higher mean values in all factors of resilience and psychological well-being such purpose in life (m= 12.50), Positive relations with others (m= 10.50), Personal growth (m= 10.00), Environment Mastery (m= 9.42) and autonomy (m= 9.00). The purpose in life and autonomy has significantly varied in the mean values resilience and psychological well-being by their monthly income of the SHG members (P<0.05) but other factors are does not significantly vary.

CORRELATIONS -

Factors of Resilience and psychological well-being		Self-Acceptance	Purpose in Life	Positive relations with others	Personal Growth	Environment Mastery	Autonomy	Socio-Economic Status
Self-Acceptance	Pearson Correlation	1						
	Sig. (2-tailed)							
Purpose in Life	Pearson Correlation	.160	1					
	Sig. (2-tailed)	.100						
Positive relations with others	Pearson Correlation	.258**	.554**	1				
	Sig. (2-tailed)	.008	.000					
Personal Growth	Pearson Correlation	.231*	.367**	.513**	1			
	Sig. (2-tailed)	.017	.000	.000				
Environment Mastery	Pearson Correlation	.213*	.306**	.227*	.376**	1		
	Sig. (2-tailed)	.028	.001	.019	.000			
Autonomy	Pearson Correlation	.171	.400**	.612**	.525**	.204*	1	
	Sig. (2-tailed)	.079	.000	.000	.000	.036		
Socio-economic status	Pearson Correlation	-.023	-.042	.041	.043	-.023	-.069	1
	Sig. (2-tailed)	.816	.671	.678	.659	.816	.481	

Source: Computed from the primary data, (N=106)

The Pearson correlation coefficient is the most common way of measuring a liner correlation. It is a number between +1 and – 1 that measures the strength and direction of the relationship between two variables.

Positive relations with others positively correlated with self-acceptance (0.258**) and purpose in life (0554**). It has significantly proved (p<0.05) that there is a linear relationship between positive relations with others and self-acceptance and purpose in life.

Personal growth positively correlated with self-acceptance (.231*), purpose in life (0.367**) and positive relations with others (0.513**). It has significantly proved (p<0.05) that there is a linear relationship between personal growth between self-acceptance, purpose in life and positive relations with others.

Environment mastery positively correlated with self-acceptance (.213*), purpose in life (0.306**), positive relations with others (0.227**) and personal growth (0.376**). It has significantly proved (p<0.05) that there is a linear relationship between personal growth between self-acceptance, purpose in life, positive relations with others and personal growth.

Autonomy positively correlated with purpose in life (0.400**), positive relations with others (0.612**), personal growth (0.525**) and environment mastery (0.204*). It has significantly proved (p<0.05) that there is a linear relationship between personal growth between purpose in life, positive relations with others and personal growth and environment mastery.

6. RESULTS AND DISCUSSION

The observation that adult age group women (25-35 and 35-45 years) are more involved in Self-Help Groups (SHGs) like Kudumbashree in Kainakary Panchayat in Kerala. In rural India, women in adult age groups were found to be more likely to be involved in Self-Help Groups (SHGs) due to factors such as family duties, social norms, and life experience (Kumar et al. 2019). The vast majority (86.6%) of the self-help group's members are from rural communities. Mishra et al. (2020), 85.5 percent of SHG women in Odisha, India, came from rural regions; this finding was attributed to the SHGs' efficacy in tackling issues related to rural development. Half (50%) of the SHG's women are engaged in daily wage work and agriculture (22.6%) agriculture activities which ensure the rural SHG's women livelihood and standard of life. Majority (71.7%) of the SHGs women' monthly income Rs. 5000-1500/- from above found occupations in Kainakary panchayat in Kerala. The International Fund for Agricultural Development (IFAD) indicate that SHG women participation in agriculture and daily wage work increased their livelihood and standard of living in rural India (IFAD. 2018).

It was found that nearly half (44.3%) of the SHGs women are living with upper lower level of socio-economic status. Indian council of Social Science Research (ICSSR) found that a significant proportion of SHG women have an upper lower socio-economic category, highlighting the role of SHGs in poverty reeducation, economic upliftment and women empowerment. Whereas, the socio-economic status does not correlated with resilience and psychological well-being.

The resilience and psychological well-being elements, such as environmental mastery (mean = 9.03), self-acceptance (mean = 8.19), and personal growth (mean = 7.31), have higher mean values than other resilience and psychological well-being factors. According to Singh et al. (2018) reveals that SHG women have improved resilience and psychological well-being dimensions includes self-acceptance, personal growth, purpose in life, positive relationship, autonomy and environmental mastery. The illiterate SHG's women have strong resilience and psychological well-being comparatively educated SHG's women in Kainakary Panchayat of Alappuzha District, Kerala.

7. DISCUSSIONS

The present studies found that majority of the young women have highly enrolled as a self-help group member. The Kerala Women Development Corporation needs to focus on special scheme meant for the young women for better life.

Kainakary Panchayat SHG members are educationally poor conditions, it was found throughout this research. Thus, education is the fundamental need for every women in Alappuzha District for their resilience and psychological well-being as well as better socio-economic status. Self-help group women need to educate up to primary and high school level for minutes note maintenance, pass book and other relevant records, bank transaction, opening account, loan procedure.

Majority of the self-help group members belonged nuclear family. The women seem to think that nuclear family has more potential for well-being and socio-economic status than the joint family. All self-help group members should understand the substantial amount of benefits comes through joint family. Generally, the joint families teach everybody in the cultural practices, customs, guidance, commitment, sharing experiences, security of children, role model and inspirations.

Therefore, social workers need to be aware with social and family support systems for working women and ensure that their clients understand the need of seeking and receiving assistance from key individuals. Family counseling sessions can help working women who are struggling maintain psychological well-being and develop resilience by bolstering their support systems, both familial and social.

The Kerala women development corporation should setup an EDP training Centre/ vocational training Centre / business guidance Centre by which they can handhold individual production, retail and service-related livelihood activities.
According to the research findings the SHG's women not much strong on their resilience and psychological well-being as well as socio-economic status. It could recommend that good habits will support to improve the mental health. Additionally, SHG women should practice relaxation includes exercise regularly, practice mindfulness, get eight hours of sleep each night, express gratitude for things and people in the family, think positively, enjoy while participating the activities.
Majority of the SHG members are highly dependent on financial supports in order to install or run effectively sustainable livelihood activities. It is recommended that all SHGs plan systematically and start a separated microfinance company in the name of "Makkal Bank" in Alappuzha District.

8. CONCLUSION

The principles of scientific research methods have been followed. The set of working definitions will bring clarity to the concepts used in the study. The sampling design has been formulated taking into consideration the nature of the samples and their availability. Appropriate tools and techniques have been identified and prepared. The analysis plan has carefully selected the appropriate and necessary tests for meeting the requirements of the objectives.

CONFLICT OF INTERESTS

None.

ACKNOWLEDGMENTS

None.

REFERENCES

Bilodeau J, Marchand A, Demers A. (2020). Resilience and psychological well-being distress inequality between employed men and women: A gendered exposure model. SSM Pop Health. 2020; 11:100626.

Carol Ryff's, (1989). Happiness is everything, or is it? Explorations on the meaning of resilience and psychological well-being; Journal of Personality and SocialPsychology. 57 (6):1069–1081. Doi:10.1037/0022-3514.57.6.1069. S2CID 29135711.

Diener, E. (2000). Culture and subjective well -being. MIT press.

ICSSR, (2019). Self-Help Groups and Social and Economic Development in India. New Delhi: ICSSR.

IFAD, (2018). Women's Empowerment and Livelihoods in Rural India. Rome: IFAD.

King, L. A., Hicks, J. A., & King, D. K. (2011). Positive Resilience and psychological well-being in the Past and Future: A Cross-Cultural Study. Journal of Research in Personality, 45(3), 282-293.

Kumar, P., Kumar, N., & Sharma, S. (2019). Self-Help Groups: A Pathway to Empowerment of Rural Women. Journal of Social and Economic Development, 21(1), 53-66.

Kuppuswamy, B. (1981). Manual of Socioeconomic Status (Urban). Delhi: Manasayan;1981.

Minimol, M. C., & Makesh, K. G. (2012). Empowering rural women in Kerala: A study on the role of Self-Help Groups (SHGs), International Journal of Sociology and Anthropology Vol. 4(9), pp. 270-280, November, 2012, ISSN 2006-988x ©2012 Academic Journals, DOI: 10.5897/IJSA12.003.

Mishra, D., & Saho, P. (2020). Self-Help Groups and Rural Development: A Study in Odisha. Journal of Rural Development, 39(1), 27-42.

National Statistical Office, (2021). Survey on Education and Literacy, 2021. New Delhi: NSO.

Pragabhal, K. V. (2017). Role of Kudumbasree in Poverty Alleviation in Kerala. Imperial journal of interdisciplinary Research, 3(2), 1015-1022.

Raji Prasad, G. V. (2023). A Study on The Socio-Economic Problems faced by the Women Workers in the Unorganized Manufacturing Sector: Evidence from Ernakulam District, Manpower Journal, Vol. LVII, Nos. 1 & 2, January – June, 2023, https://nilerd.ac.in/writereaddata/UploadFile/Raji%20Prasad%20G%20V. pdf.

Ramanamma, M. V., & Suneetha, V. (2018). A study on the Role of Self Help Groups in Economic Empowerment of Women, International Journal of Research in Social Sciences Vol. 8 Issue 9, September 2018, ISSN: 2249-2496 Impact Factor: 7.081, U.S.A

Ryan, R. M., & Deci, E. L. (2001). On happiness and human potentials: A review of research on hedonic and eudemonic well- being. Annual review of psychology , 52 (1), 141 -166.

Ryff, C. D., & Keyes, C. L. M. (1995). The structure of resilience and psychological well-being well - being revisited. Journal of personality and social psychology, 69 (4), 719.

Schetter CD, Dolbier C. (2011). Resilience in the context of chronic stress and health in adults. Soc Personal Psychol Compass. 2011;5(9):634-52.

Snyder, C. R. and Lopez. (2006). Hope for rehabilitation and vice versa. Rehabilitation Psychology, 51 (2), 89.

Tacoli, C. (2023) Editorial: Gender and Urban Change. Environment and Urbanization. 2013; 25(1):3–8. doi: 10.1177/0956247813479086.

Tricia A. & Seifert, (2005). The RYFF Scale's for Resilience and psychological well-being, https://centerofinquiry.org/uncategorized/ryff-scales-of-resilience and psychological well-being-well-being/.

Young, H. M., Bell, J. F., Whitney, R. L., Ridberg, R. A., Reed, S. C., and Vitaliano, P. P. (2020). Social determinants of health: Underreported heterogeneity in systematic reviews of caregiver interventions. The Gerontologist, 60(Supplement_1), S14-S28.