



The Development of Self-Efficacy Beliefs of Widowed and Abandoned Women Through Microcredit Self-Help Groups: The Case of Rural South India

Chrisann Newransky, Karen Kayser & Margaret Lombe

To cite this article: Chrisann Newransky, Karen Kayser & Margaret Lombe (2014) The Development of Self-Efficacy Beliefs of Widowed and Abandoned Women Through Microcredit Self-Help Groups: The Case of Rural South India, *Journal of Social Service Research*, 40:2, 201-214, DOI: [10.1080/01488376.2013.865579](https://doi.org/10.1080/01488376.2013.865579)

To link to this article: <https://doi.org/10.1080/01488376.2013.865579>



Published online: 23 Jan 2014.



Submit your article to this journal [↗](#)



Article views: 334



View related articles [↗](#)



View Crossmark data [↗](#)



Citing articles: 1 View citing articles [↗](#)

The Development of Self-Efficacy Beliefs of Widowed and Abandoned Women Through Microcredit Self-Help Groups: The Case of Rural South India

Chrisann Newransky
Karen Kayser
Margaret Lombe

ABSTRACT. Widowed or abandoned women are among the poorest and marginalized people in Indian society. In an effort to empower these women to achieve a sustainable livelihood and overcome discrimination related to marital status and caste, a local nongovernmental organization, Kalangarai, organized widows and abandoned women into microcredit self-help groups (SHGs) along the Southeast coast of India. This mixed-methods study examines the effects of microcredit SHG training and facilitation on the perceived self-efficacy of widowed or abandoned women in the groups ($N = 64$). Data were collected on SHG training, facilitation, self-efficacy, well-being, and caste discrimination. Regression results indicate that participation in SHG trainings and having more intensive staff facilitation significantly impacted the women's perception of self-efficacy. These findings suggest that the microcredit SHG structure can be utilized to spark a transformative process for women to collectively gain power and political voice. Further implications for advocacy, scholarship, and program design are discussed.

KEYWORDS. Widows, self-help groups, microcredit, self-efficacy, well-being, India

INTRODUCTION

This study is part of ongoing research that examines the conditions of widows and abandoned women in Tamil Nadu, India, who were organized into microcredit self-help groups (SHGs) following the Indian Ocean Tsunami of 2004. This population of women became the focus of a microcredit program after a local nongovernmental organization (NGO), Kalangarai, discovered they were particularly vulnerable due to lack of access to resources, extreme poverty even before the tsunami, and discrimination in

their communities. In 2005, Kalangarai organized these women into SHGs of 12 to 15 members and provided loans of 1,000 rupees to 10,000 rupees (US\$24–\$242)¹ to each woman to reestablish their livelihoods. The SHGs were structured to have a revolving fund such that money was saved, loaned out, and repaid within the group. Staff facilitators support these groups with recordkeeping and by providing important information about potential livelihood activities, government entitlements, and social issues. In addition to ongoing facilitation, Kalangarai organizes regional trainings with the SHGs to

Chrisann Newransky, Ph.D., Boston College, Graduate School of Social Work, Chestnut Hill, MA.
Karen Kayser, Ph.D., University of Louisville, Kent School of Social Work, Louisville, KY.
Margaret Lombe, Ph.D., Boston College, Graduate School of Social Work, Chestnut Hill, MA.
Address correspondence to: Chrisann Newransky, Ph.D., Boston College, Graduate School of Social Work, Chestnut Hill, MA 02467 (E-mail: cnewransky@gmail.com).

increase the women's awareness of gender/caste issues and to develop a social movement among widows and abandoned women so they will be able to advocate for their rights.

Based on findings from an emerging body of literature on the social, psychological, and political outcomes of microcredit SHGs (Bayulgen, 2008; Ibrahim, 2006; Kim et al. 2007; Sanyal, 2009; Tesoriero, 2006), this study explores the association between self-efficacy and SHG training and facilitation. We also examine the relationship between self-efficacy and well-being. Because many of the barriers facing this population of widows and abandoned women are rooted in the social system, a strong sense of self-efficacy is necessary for them to challenge the norms that oppress them. In this article, we describe the plight of widowed and abandoned women in India and how microcredit SHGs can potentially improve their quality of life. We present findings from our study on the impact of SHG training/facilitation on widowed and abandoned women's self-efficacy and ultimately their ability to challenge oppressive structures in society.

BACKGROUND

Status of Widows in India

Widows, along with women whose husbands have left them, are among the most vulnerable population in India (Chen, 2000; UN Division for the Advancement of Women [DAW], 2001). Few recent studies focus on this population. However, previous research on widows in rural South India reveals that they are the poorest population, followed by women who have never married, widowers, and never-married men (Dreze & Srinivasan, 1998). One of the first in-depth studies of widows in India by Mari Bhat (1994) indicates that mortality rates among Indian widows are nearly twice as high as those of married women in the same age groups. Chen's (1998) landmark study on the lives of 500 Indian widows describes the severe social exclusion and discrimination widows face due to the ideological construction of widowhood in orthodox Hindu texts and the manifestation of this in daily life, customs, and

norms. Legally, widows have inheritance rights, but in practice, these rights are often not recognized (Chen, 1998; World Public Opinion, 2009). Widows can remarry, but few remarry due to social stigma (Chen, 1998; UN DAW, 2001). In a recent national poll in India ($N = 1,023$), 42% of respondents reported that they thought widowed women were treated "somewhat" or "a great deal" worse than other women (World Public Opinion, 2009).

The treatment and conditions of widows in India become even more alarming when considering the sheer numbers of women affected. The United Nations indicated that there were about 33 million widows in India in 2000 (UN DAW, 2001). Data from the most recent Indian census indicate that there are about 13.2 million households nationwide headed by widowed women (India Registrar General & Census Commissioner, 2001). In Tamil Nadu alone, the state where this study was conducted, the number of widowed female heads of households was almost equal to the population of Philadelphia, the sixth largest city in the United States, and was 3 times greater than the number of male widowed heads of households (1.5 million vs. 420,000; India Registrar General & Census Commissioner, 2001).

Caste Discrimination and Widowhood/Abandonment

Widows and abandoned women are especially vulnerable if they are considered low-caste or outcaste because they face the triple stigma of gender, marital status, and caste. The caste system is a hereditary, hierarchical system of social stratification to divide labor and occupation in India and other countries in South Asia. It is mainly a Hindu institution; however, in India, the caste system is also followed by those who are Muslim, Sikh, and Christian. The women in this sample are mostly from scheduled castes and tribes (SC/ST) who historically were not even considered part of the caste system and thus were known as "outcastes." This group of people has been greatly oppressed, disenfranchised, and excluded from society for thousands of years. Other women in the sample identify as part of the other backward classes, which are

groups that have been historically disadvantaged within the caste system.

Microcredit Self-Help Groups in India

Folk-banking or saving and lending money in informal groups is an indigenous phenomenon within many regions and cultures (Wilson, Harper, & Griffith, 2010). The development of microcredit SHGs was based on the norms and practices of these indigenous systems. In SHGs, members save regularly for months or years and provide each other with small loans, which members pay back to the group, most likely with interest. These groups usually have elected officials (e.g., leaders and treasurers), standardized procedures, and locked cash boxes or group bank accounts (Ashe, 2010).

In India, group-based savings programs have been promoted by a supportive policy environment, a strong volunteer ethic among NGOs, and a banking system that saw potential in marketing to the poor (Srinivasan & Srinivasan, 2010). In particular, the National Bank for Agriculture and Rural Development (NABARD) took the lead. The NABARD piloted the first SHGs, created policies for formal linkages between groups and banks, made capital available to banks for lending, recruited local NGOs to form groups, and provided training. With NABARD acting as catalyst, microcredit SHGs have seen tremendous growth in India during the last 30 years. By March 2007, the NABARD had recruited more than 2,000 NGOs to form groups and introduce them to banks (Srinivasan & Srinivasan, 2010), and as of March 2009, more than 45.1 million Indian households had participated (Srinivasan, 2009). In 2009, an estimated 5.9 million groups accumulated approximately \$118 million in banks (Srinivasan, 2009), and women-only groups made up 80% of this total (National Council of Applied Economic Research, 2008).

Effects of Microcredit Self-Help Programs on Women

Wilson and colleagues (2010) wrote that, "... counting money to find evidence of human development is like counting stars to find evidence of heaven. Money is not the only way

women count success. . ." (p. 210). They explain that women in SHGs also value acts of social support such as giving or receiving help, educating their children, establishing ambulances and other emergency systems, digging wells, or attaining physical assets such as mobile phones or bicycles—all of which can be the result of individual and collective effort (Wilson et al., 2010). Although poverty alleviation and increases in household income are important in determining the impact of microcredit programs, the present study focuses on the women's sense of self-efficacy. Self-efficacy and social capital are thought to be the link between microcredit and political empowerment (Bayulgen, 2008). However, few studies have been devoted to examining this relationship. Ibrahim's (2006) work on self-help stresses the importance of researchers examining the effects of group or collective capabilities in challenging the social structures that inhibit the exercise of individual capabilities. Research conducted by Tesoriero (2006) on SHGs and citizenship activities in rural Tamil Nadu, India, revealed that a large percentage of women (72%) in SHGs had assisted community members in accessing government benefits or resolving community conflicts. Moreover, a majority (56%) of women in these SHGs had participated in a form of social action, which included petitioning the district collector (a civil servant who is the chief administrative and revenue officer of a district) about necessary improvements in the community, closing down liquor shops, and raising awareness among parents about the importance of educating female children (Tesoriero, 2006).

Kim and associates (2007) also found that study participants in microcredit programs were more involved in social groups and collective action than were nonparticipants. They participated in village workshops, marches, and meetings with powerful people in their community and interacted with local institutions. Similarly, Sanyal (2009) found significant changes in SHG women's agency, associational connections (interactions beyond family and neighbors), and collective action. For example, women in Sanyal's study took action against domestic violence that impacted group and non-group members, started antiliquor and

antigambling campaigns, acquired public goods (village infrastructure), and organized community events. Factors that contributed to these changes were reported to be economic ties among group members, the structure and size of the group network (nonkinship associations and the clustering of SHGs for events), and participation in group meetings (Sanyal, 2009). No studies to date have examined self-efficacy as an outcome of participation in microcredit SHGs.

Self-Efficacy Beliefs and Self-Help Groups

According to Bandura (1994), self-efficacy is developed through social experience and observational learning, and this process continues throughout life. Three important sources of influence to create and strengthen self-efficacy beliefs include mastery experiences, vicarious experiences provided by social models, and social persuasion (Bandura, 1994). Mastery experiences refer to a strengthening sense of self-efficacy built through perseverant efforts that produce successful outcomes. Similarly, self-efficacy beliefs can be raised as people observe those who are similar to them (social models) succeed through sustained effort and therefore believe that they too have the capabilities to produce comparable results. Social models also convey knowledge and teach skills necessary to deal with environmental demands. Further, people's self-efficacy beliefs can be increased through verbal persuasion that they do indeed have the capabilities to master tasks necessary to success.

Social and observational learning are key components of the self-efficacy dynamics that lead to the success of women in microcredit SHGs. At the very basic level, women save and lend money in small groups and directly observe the successful saving and investment behaviors of their peers. These women's groups meet as often as once a week. This frequency provides opportunity for making sustained efforts to save, to build positive relationships, to share information about family problems and coping strategies, and to provide one another with the encouragement necessary to take on challenges. At the program level, the group facilitator usually joins weekly meetings and provides an important social model

through her behavior, her ways of thinking, and her problem-solving knowledge. During local and regional trainings, women in SHGs are able to build self-efficacy through all three of Bandura's (1994) main sources of influence. During this time, women gather en masse and provide their testimonies. This offers other women vicarious experiences of overcoming hardship, challenging authority, confronting abuse, or dealing with an intimate family issue such as raising children as a single parent. Women also practice the experience of reaffirming their rights through rallies in the street, speech making, and exercising their constituency when a local government official visits the training.

All these actions are critical to building the self-efficacy beliefs of women in SHGs, especially socially excluded women such as widowed and abandoned women. Based on Bandura's (1994) social cognition theory, this study utilizes the following working definition of self-efficacy: people's beliefs that they have the capabilities to make positive, incremental changes in their lives that will improve the overall well-being of the family.

RESEARCH QUESTIONS

The study examines three research questions: a) Does participation in regional SHG trainings influence the self-efficacy of widows and abandoned women? b) Does staff facilitation of microcredit SHGs influence the self-efficacy of these women? c) Does the level of self-efficacy of these women impact their overall well-being?

METHODS

Data Collection Procedures

Data were collected in August 2009 through interviews conducted by two research assistants who are master's of social work graduates from the Madras School of Social Work. The research assistants were trained in the research protocol by one of the principal investigators, and they also completed the National Institutes of Health Human Participants Protection Education for Research Teams online prior to data collection. The study protocol was reviewed and

approved by Kalangarai, the host institution, as well as by the institutional review board from the university with which the principal investigators are affiliated.

Study Sample

The sample was recruited from approximately 660 widowed and/or abandoned women who participate in a self-help microcredit program in Tamil Nadu, India. Two criteria determined the sampling frame. Groups were screened such that those with fewer than 12 members were excluded from the study. One geographic zone of the five program zones was excluded from the study because travel time was more than 2 hr by car and the researchers could not complete data collection in the time allotted. After this initial screening, random cluster sampling and purposeful sampling were employed to select participants.

Seventeen groups were randomly selected from 46 groups in the four program zones of Tharangambadi, Nagapattinam, Kollidam, and Boombuhar. Thereafter, 3 women were randomly selected from each of the 17 groups. In addition, 1 leader or subleader was purposefully selected from each of the 17 participating groups to be interviewed so that outcomes for leaders/subleaders and members could be compared. In total, 68 women were selected to be interviewed, and 4 declined to participate in the study due to employment obligations. The final sample was composed of 64 women, including 25 leaders/subleaders and 39 members.

Program Description

Kalangarai is a local NGO in South India that was founded by the Jesuits of Madurai in response to the 2004 Indian Ocean Tsunami. The organization first provided medical assistance, trauma counseling, legal services, economic assistance, skills training, and education support to tsunami victims. Almost 1 year after the disaster, in December 2005, Kalangarai started to organize widows and abandoned women into SHGs groups and provided each woman with 1,000 rupees to 10,000 rupees (US\$24–\$242) in seed money to start to reestablish her livelihood.

The groups were established in areas with large populations of Dalits/SC members, who experience poor socioeconomic conditions as well as limited political participation/influence.

The SHGs organized by Kalangarai have an average of 15 members, but can be as large as 20 members. Most of the groups have members of the same caste (73%), but some are of mixed caste (27%). Each SHG appoints 2 women as leaders, and these leaders open savings accounts in local banks where they deposit group members' loan repayments. The leaders are also in charge of bookkeeping for the group account as well as for updating each member's passbook. Generally, each group decides the loan interest rate, the amount of contributions to an emergency fund, frequency of monthly meetings, and eligibility requirements for a new round of loans. A majority of groups (63%) meet one to two times per month, but some groups (37%) meet three to four times per month. Facilitators, who are staff from Kalangarai, visit SHGs during their meetings and at other times. Most groups (78%) are visited by the facilitator one to three times per month, while others (22%) are visited more frequently. In general, facilitators help to manage and motivate the groups, check the accounts, support the women in their livelihood projects, provide information and training, and help solve individual problems or problems among group members. Records of all the groups and their members are kept at Kalangarai's main office.

Kalangarai aspires to develop a "widows' movement" that supports the social action of widows and abandoned women at the local and state levels. Facilitators from Kalangarai attend group meetings to provide important information on caste relations, gender awareness, entitlements, and livelihood activities. Kalangarai also has monthly trainings for female group leaders on legal rights and other topics. The organization offers critiques on prevailing social attitudes and practices related to the widows and their children, with the intention that the leaders will share this information with group members. Most importantly, the organization has organized local SHGs into small clusters and larger districts to make a loose federation. Each year since 2006, Kalangarai has held regional

trainings on or around International Women's Day (March 8), in which a total of 1,200 widows and abandoned women gather each time. An overwhelming majority (97%) of women in these SHGs have attended at least once and 60% of women have attended each year from 2007 to 2009.

At these trainings, women participate in a day of speeches, motivational speeches and testimonies, an address by a local government official, music, dance, drama, and the discussion of resolutions, which can provide a platform for social change. The women also march through the local area using signs and chanting to raise awareness of their cause. Some resolutions discussed at the trainings have demanded that the government: a) form a law to protect widows from verbal and physical abuse; b) create a welfare board to examine and research the problems of widows; c) provide job opportunities to youth who come forward to marry widows; and d) support the education of widows' children living below the poverty line. More than half of the women (56%) report a high level of participation in these training events.

Measures

The survey instrument consisted of 70 open-ended and closed-ended items asking respondents about their demographics (village of residence, age, education, marital status, etc.), socioeconomic status (caste, perceptions about caste discrimination, receipt of widow's pension, type of work, income, etc.), SHG (group size, meeting frequency, leadership, support from facilitator, etc.), self-efficacy, well-being, and experiences at regional trainings. Most of the items on the survey were measured at the nominal and ordinal levels. A few questions about perceived benefits of the SHG, how the facilitator helps the SHG, and the purpose of regional trainings were open-ended. The interview questions were translated into the women's native language, Tamil, and were reviewed by Kalangarai staff and the research assistants to ensure cultural sensitivity and clarity.

Building on previous research (see Kayser, Lombe, Newransky, Tower, & Raj, 2010), we developed measures of the dependent variables,

including beliefs about self-efficacy and well-being; independent variables related to program characteristics, including group facilitation and level of participation in regional trainings; and important control variables for this population, including perceptions about caste discrimination, age, and education. These variables are summarized in the following subsections.

Dependent Variables

Self-efficacy. The primary outcome measure in the study is level of self-efficacy. Self-help principles and values are closely aligned with increasing participants' sense of self-efficacy or their belief that they have the capacity to produce a desired result. In this study, self-efficacy was measured by asking respondents about the extent to which they think they can solve their own problems. Respondents selected one item on a three-category Likert scale with 0 as "Not at all," 1 as "Yes, I can solve some of them," and 2 as "Yes, I can solve most of them." Due to the small sample size, the self-efficacy variable was recoded into a binary outcome to indicate high or low level of self-efficacy. Responses of "Not at all" and "Yes, I can solve some of them" were combined to create the score of 0 or "low level of self-efficacy," and "Yes, I can solve most of them" was coded as 1 indicating "high level of self-efficacy."

Overall well-being. The second outcome measure in the study is overall well-being, which was conceptualized in terms of how often the respondent was concerned about not having the basic necessities to live and function in society. A well-being index was created from responses to questions measuring the extent of worries about: not earning enough money through work, not having enough food for the family, not being able to pay for children's school expenses, being treated poorly in public, not having housing, and accessing/paying for health care. Responses for extent of worries were measured using a Likert scale with 0 as "never," 1 as "sometimes," 2 as "most times," and 3 as "all the time." The theoretical range of this variable is 0 to 18. Although the operationalization of these six measures appears to be conceptually sound and reliable, a Cronbach's alpha was conducted to assess how

TABLE 1. Dependent Variables: Self-Efficacy and Well-Being in SHG Participants ($N = 64$)

Variable	Description					
Self-efficacy						
Question:	<i>To what extent do you think you can solve your own problems? Percent (N)</i>					
Measure:	Not at all 16 (10)	Can solve some of them 48 (31)	Can solve most of them 33 (21)	Missing 3 (2)		
Well-being						
Question:	<i>How often are you worried about . . . Percent (N)</i>					
Measure:	Never	Sometimes	Most times	All the time	Not applicable	Missing
Not earning enough through work	13 (8)	45 (29)	33 (21)	6 (4)	3 (2)	
Having enough food for family	30 (19)	33 (21)	31 (20)	5 (3)	2 (1)	
Paying school expenses	17 (11)	27 (17)	30 (19)	9 (6)	16 (10)	2 (1)
Being treated poorly in public	52 (33)	34 (22)	9 (6)	3 (2)	2 (1)	
Housing	55 (35)	17 (11)	17 (11)	11 (7)	0 (0)	
Accessing/paying for healthcare	30 (19)	50 (32)	14 (9)	6 (4)	0 (0)	

well each of these measures reflect a unidimensional latent construct. The well-being scale had a Cronbach's alpha of .764, which is within the acceptable range of reliability. The original scale was reversed so that higher index scores would reflect higher levels of well-being. Table 1 provides details of the components of both self-efficacy and well-being outcome variables.

Independent Variables

Group facilitation. This was measured by the number of times per month that the facilitator visits and supports the facilitation of the SHG. The facilitators were on staff at Kalangarai and had undergone extensive training to be facilitators. This variable was recoded into 0 for "low" number of visits (one, two, or three visits per month) and 1 for "high" number of visits (four, five, or six visits per month). Respondents were also asked an open-ended question: How does the facilitator from Kalangarai help your group?

Participation in SHG regional trainings. Level of participation in the annual regional trainings held around International Women's Day was measured by counting the number of different activities in which respondents participated during the trainings. Activities included listening to presentations, marching in a rally in the street, telling the participant's story/problems, giving a speech, talking about the participant's ideas, signing a resolution for

government action, and other (drama, dance, game). This variable was recoded into "low" level of participation (zero, one, or two ways to participate) and "high" level of participation (three, four, five, or six ways to participate). Respondents were also asked an open-ended question about participation in regional trainings: What is the purpose of regional training events held on International Women's Day?

Demographic and Control Variables

Age and education are important variables to predict outcomes for microcredit programs (Kayser et al., 2010). In this study, age is measured as a continuous variable capturing the age of the respondent at the time of interview. Education is measured as a two-level categorical variable reflecting whether the respondent has completed five or more years of schooling. Table 2 provides a detailed description of demographic variables.

Two important control variables are utilized in the analysis: membership status and caste discrimination. Researchers control for membership status in order to understand whether sub-leaders' or leaders' outcomes differ compared with regular members. Membership status is measured as whether participants were a regular member, sub-leader, or leader of the SHG with 0 = regular member and 1 = subleader/leader. Beliefs about caste discrimination are examined because of the sample's high concentration

TABLE 2. Demographic Characteristics of SHG Participants ($N = 64$)

	Percent (N)	Missing Percent (N)
Education		
0–4 years	61 (39)	
5 years and older	39 (25)	
Children in household		
None	5 (3)	
One or two	44 (28)	
Three or more	52 (33)	
Marital status		2 (1)
Widowed	81 (52)	
Abandoned by husband	14 (9)	
Left husband	2 (1)	
Never married	2 (1)	
Head of household		2 (1)
No	16 (10)	
Yes	83 (53)	
Live with...		
Children	67 (43)	
Alone	14 (9)	
Parents or siblings	19 (12)	
Geographic zone		
Nagapattinam	17 (11)	
Tharangambadi	28 (18)	
Boombuhar	27 (17)	
Kollidam	28 (18)	

of Dalits/Scheduled Caste members, who are known to experience poor socio-economic conditions as well as limited political participation/influence (Deshpande, 2002). Thus, in the survey respondents' were asked about the extent (if at all) they attribute their problems to caste discrimination. Responses to this question were measured using a Likert-type scale with 0 as "Not at all," 1 as "Think so a little," 2 as "Yes, I think so," and 3 as "Yes, I strongly think so." Table 3 provides a detailed description of these attributions.

Data Analyses Procedures

A series of univariate statistical procedures was performed to describe and summarize age, education, membership status, facilitator visits, participation in regional trainings, beliefs about caste discrimination, the well-being index, and scores of self-efficacy. Following this, nonparametric bivariate correlations were performed to

TABLE 3. Socioeconomic Characteristics of SHG Participants ($N = 64$)

	Percent (N)	Missing Percent (N)
Religion		
Hindu	89 (57)	
Christian	8 (5)	
Muslim	3 (2)	
Caste		5 (2)
Scheduled caste/scheduled tribe	41 (26)	
Other backward classes (BC, MBC, fisherfolk, Other)	48 (31)	
Not applicable	8 (5)	
Homogeneity of caste in village		2 (1)
Yes	72 (46)	
No	23 (15)	
Not applicable/do not know	3 (2)	
To what extent are your problems due to caste discrimination?		3 (2)
Not at all	50 (32)	
Yes, I think so a little	13 (8)	
Yes, I think so	13 (8)	
Yes, I strongly think so	22 (14)	
Widow's pension		
Do not receive	66 (42)	
Receive	16 (10)	
Have applied	9 (6)	
Not applicable	9 (6)	
Currently working		2 (1)
Yes	80 (51)	
No	18 (12)	
Types of work		
Farming day labor	33 (21)	
Buying/selling fish	17 (11)	
Preparing/selling food	13 (8)	
Sewing	3 (1)	
Other	23 (15)	
Not applicable	13 (8)	

examine the association between demographic characteristics, membership status, group facilitation, participation in trainings, beliefs about caste discrimination, well-being, and efficacy. Open-ended questions on group facilitation and participation in trainings were coded into dominant themes and then reported using summary statistics.

In the third step of the analysis, binary logistic multivariate regression procedures were used to predict membership in a specific target

group, which in this case was level of high self-efficacy. The main independent variables in this regression model were level of participation in regional trainings and number of visits to the SHG by the facilitator, and controls were used for age, education, and beliefs about caste discrimination. Thereafter, ordinary least squares (OLS) regression procedures were utilized to understand the relationship between the second outcome variable, level of well-being, and level of self-efficacy, while controlling for age, education, and beliefs about caste discrimination.

Prior to the analysis of main effects, a series of preliminary multivariate analyses was performed to assess the extent to which the assumptions of regression are met. These tests indicated that linearity, normality, and homoscedasticity can be assumed. In addition, tests for multicollinearity for the linear regression showed that the tolerance of the predictor variables in the model ranged from .915 to .973, which indicates that the predictors in the model are unrelated.

RESULTS

Descriptive Statistics

Sample Characteristics

The demographic characteristics of the sample are presented in Table 2. The mean age of women in the study was 43 years ($SD = 10$ years). Age ranged from 28 years to 70 years old. Eighty-one percent of the women were widowed, 14% were abandoned by their husbands, 2% had left their husbands, and 2% of the women had never married. The woman who left her husband reported that she did so to escape violence in the relationship, while some of the women who were abandoned reported that men left because of differences in caste and family pressure due to this difference. Most of the women (83%) were the head of their household, and the mean number of children was three ($SD = 1.5$). Around a third of the women lived alone with their children (67%), but some women lived with parents or siblings (19%) or completely alone (14%). A majority of women had 0 to 4 years of

education (61%). Respondents were evenly distributed in terms of geographic residence, with about 18% to 28% per geographic zone.

The socioeconomic characteristics of the sample are presented in Table 3. Most of the women in the study were Hindu (89%), although there were a few Christians (8%) and Muslims (3%). A little less than half of participants (41%) reported being an SC or ST member, while 48% reported being backward caste (BC), most backward caste (MBC), or fisherfolk; 8% reported being not affiliated with the caste system. About three fourths of women (72%) reported that most of the people in their village belonged to the same caste. Almost half of the women (48%) attributed their problems in attaining basic necessities to caste discrimination. Few women (16%) received the widows' pension mandated by the government, but some had applied (9%). Most of the women in the sample (80%) were working and were engaged in a variety of activities from farming or buying or selling fish to preparing and selling food items. Mean earnings per day were 65 rupees ($SD = 34.5$), which is about US\$1.33. A third (33%) of women reported high levels of self-efficacy when asked about the extent to which they could solve their own problems in attaining basic necessities.

Bivariate analyses were carried out to determine whether there were any differences between membership status (regular member vs. subleader/leader) and the key outcome variables of self-efficacy and well-being. The percentage of participants reporting a high level of self-efficacy did not differ by membership status, chi-square ($1, N = 62$) = 1.06, $p = .30$. Likewise, participants' membership status did not have a significant effect on well-being, $t(62) = -0.296$, $p = .77$.

Facilitation/Training

Responses to the open-ended question about how the facilitator from Kalangarai helps her group were analyzed and grouped into the following dominant themes: information/education (61%), facilitation (58%), help with accounts (47%), motivating the group (20%), and problem solving (6%). Women's responses to the open-ended question about the purpose of

regional trainings were analyzed and grouped into the following dominant themes: to improve self-esteem (36%); to help us to be independent (33%); to make us happy, relaxed, or satisfied (28%); to empower us to have equal rights (25%); to increase our awareness (23%); and for us to have togetherness/unity (16%).

Dependent Variables

Level of self-efficacy. In regard to being able to solve one's own problems, few women (16%) reported not being able to do so at all. A majority of women (48%) reported being able to solve some personal problems, while a third (33%) indicated being able to solve most problems. As mentioned in the Methods section, the first two groups of women (cannot solve problems at all and can solve some problems) were combined to indicate those with a low level of self-efficacy (64%), while women who could solve most of their problems were labeled as those with a high level of self-efficacy (33%).

Well-being. As mentioned in the Methods section, well-being was conceptualized in terms of the degree to which the women were worried about not having the basic necessities to live and function in society. Table 1 reports the percentages of responses (never, sometimes, most times, all the time, and not applicable) for each area of well-being. Overall, a majority of women reported never being concerned about poor treatment in public (52%) or housing (55%). Meanwhile, 45% of women reported that they worry sometimes about not earning enough money through work and 50% reported that they sometimes worry about accessing or paying for health care. About one third of women said they worried most of the time about earnings (33%), food (31%), and paying children's school expenses (30%). Few women reported worrying all the time about basic necessities.

Regression Results

Binary Logistic Regression to Predict a High Level of Self-Efficacy Beliefs

The logistic regression model to predict a high level of self-efficacy vs. a low level of self-efficacy with independent variables of level

of participation in regional trainings, number of visits by the facilitator, the dummy variable for education (0 = 4 years or less, and 1 = 5 or more years), age, and the perception that problems are due to caste discrimination was overall significant (likelihood ratio, $\chi^2 = 15.45$, $df = 5$, $p < .01$). The c-statistic for this analysis showed moderate discrimination, .75, for a high level of self-efficacy or those who can solve most of their problems (high level of self-efficacy = 1) versus a low level of self-efficacy or those who can solve some or none of their problems (low level of self-efficacy = 0). The Hosmer and Lemeshow goodness-of-fit test was not significant ($\chi^2 = 6.25$, $df = 8$, $p = .62$), indicating that the model is sufficiently well calibrated.

We noted that program activities, level of participation in regional trainings ($\beta = 1.41$, Wald $\chi^2 = 3.91$, $df = 1$, $p = .05$), and number of facilitator visits ($\beta = 1.54$, Wald $\chi^2 = 1.82$, $df = 1$, $p = .05$) are significant predictors of a high level of self-efficacy, suggesting that having a high level of participation in regional trainings increases the likelihood of high self-efficacy by more than 4 times (OR = 4.10). Moreover, experiencing a high number of facilitator visits was associated with a fourfold (OR = 4.67) increase in the likelihood of high self-efficacy. Of the control variables, only belief that problems are due to caste discrimination was a significant predictor of a high level of self-efficacy ($\beta = -0.59$, Wald $\chi^2 = 3.76$, $df = 1$, $p = .05$). For every one-level increase in the belief that problems are due to caste discrimination, likelihood of high self-efficacy decreased by 45.5% (OR = 0.55). Education and age were not significant predictors of high self-efficacy. The results of the logistic regression model are presented in Table 4.

Ordinary Least Squares Regression to Predict Well-Being

The multivariate regression model with overall well-being as the dependent variable, self-efficacy as the primary independent variable, and control variables of education, age, and belief that problems are due to caste discrimination was overall significant, $F(4, 55) = 7.92$, $p < .01$. The variables in the model explain 37% of the variance in well-being. Self-efficacy ($\beta = 2.68$,

TABLE 4. Binary Logistic Regression: Predictors of High Self-Efficacy in SHG Women Participants ($N = 64$)

Variables	B	SE	Wald	df	Sig.	Odds Ratio
Constant	-1.74	1.71	1.03	1	.31	0.17
Level of participation in regional trainings	1.41	0.73	3.91	1	.05*	4.10
Number of visits by facilitator	1.54	0.78	1.82	1	.05*	4.67
5 or more years of school	0.89	0.66	0.00	1	.18	2.44
Age	0.00	0.04	3.76	1	.95	1.00
Caste discrimination	-0.59	0.30	1.03	1	.05*	0.55

$\chi^2(5) = 15.46, p < .01$

* $p \leq .05$.

$t = 3.07, df = 1, p < .01$) is a significant predictor of well-being. Women with a high level of self-efficacy beliefs have 2.68 higher score units on the well-being index. Among control variables, age and education are not significant predictors, but belief that problems are due to caste discrimination ($\beta = -1.27, t = -3.86, df = 1, p < .01$) is a significant predictor of well-being. For every one-level increase in level of belief that problems are due to caste discrimination, the well-being index decreases by 1.27 units. The multivariate OLS regression model results are presented in Table 5.

LIMITATIONS

A number of limitations are acknowledged. First are the study's exploratory nature and the use of proxy measures to gauge beliefs about

self-efficacy, well-being, and level of participation. Second, the small sample size limited the complexity of statistical models and the generalizability of the findings. Third, the accuracy of the data was limited by the precision to which respondents recalled and self-reported their perceptions. Fourth, a back-translation (Tamil to English) of the survey instrument to ensure translation accuracy was not carried out due to lack of resources, which limits our ability to ensure cross-cultural equivalence. Furthermore, the results may not be generalizable to other programs in other countries where the experiences of SHGs might be different. Another limitation to this study is that although the women participate in the same microcredit program, some aspects of the program (loan interest rate, the amount of contributions to an emergency fund, frequency of monthly meetings, and eligibility requirements for a new round of loans) vary

TABLE 5. Linear Regression: Predictors of Well-Being in SHG Women Participants ($N = 64$)

Variables	B	SE	StB	t	Sig.
Constant	7.41	1.93		3.83	<.01**
Self-efficacy	2.68	0.87	0.34	3.07	<.01
5 or more years of school	-0.26	0.82	-0.04	-0.32	.75
Age	0.05	0.04	0.13	1.18	.25
Caste discrimination	-1.27	0.33	-0.43	-3.86	<.01**
R^2	.37				
F	7.92				
df	4, 55				
Significance of model	<.01				

* $p < .05$. ** $p < .01$.

Note. B = unstandardized Beta; StB = standardized Beta.

according to each group. Lastly, the study's cross-sectional design restricts its ability to establish causality and the direction of association. Despite its exploratory nature, this study has substantial merit and may help to understand program-level factors that are associated with self-efficacy and the relationship between self-efficacy and well-being.

DISCUSSION

The overall aim of this study was to ascertain the impact of microcredit SHG regional trainings and staff facilitation on the perceived self-efficacy of widowed or abandoned women in the groups. A secondary aim of the research was to examine the relationship between these women's self-efficacy beliefs and their well-being. Results from this study suggest that group facilitation and participation in regional trainings could play an important role in influencing the efficacious beliefs of women. In particular, high levels of participation in Kalangarai's regional trainings on International Women's Day seem to increase the likelihood of high self-efficacy. Further, more frequent visits by facilitators were also related to an increased likelihood of high self-efficacy. Viewed from the framework of Bandura's (1994) social cognitive theory, these two aspects of SHGs could strengthen self-efficacy beliefs via three important sources of influence (i.e., mastery experiences, vicarious experiences provided by social models, and social persuasion). The descriptive results of this study reinforce the idea that the facilitator is an important social model through which SHG women can learn new behaviors and consider new perspectives on society. Women also mentioned that the facilitator motivates them: She persuades SHG members to think that they are capable to take on challenges to improve their standard of living and to maintain their dignity within society. Through these results, it is clear that participation in regional trainings provides women with vicarious experiences of overcoming hardship, confronting verbal and physical abuse, and dealing successfully with sensitive family issues. They are also a critical venue for women to master new behaviors like affirming their rights and exercising their

constituency when interacting with local government. The regional trainings are a place with a strong atmosphere of solidarity, where the SHG women can feel capable of achieving their goals, individually and collectively.

Further, the study found that women who strongly attribute their problems (in attaining basic necessities) to caste discrimination are more likely to have lower self-efficacy and poorer well-being. Previous research has suggested that the economic conditions of women in India are constrained by their caste status (Deshpande, 2002). This observation is notable and points to the fact that women from SCs, who comprise almost half our sample, might need more support to overcome social stigma, multigenerational poverty, and other factors associated with their situation. Advice and encouragement from facilitators, training and capacity building, and increased awareness of rights may be important vehicles for overcoming caste discrimination.

Self-efficacy was also related to the well-being of women in SHGs. More specifically, women with high self-efficacy are more likely to have higher levels of well-being. There is an increasing body of literature that suggests a strong relationship between a positive sense of self-efficacy and human accomplishment/positive well-being (Bandura, 1994). A strong sense of personal efficacy would help widows and abandoned women persevere in the face of ordinary social realities that often include adversity, frustration, and inequality. In particular, these kinds of social reformers need to have strong personal beliefs so that they can sustain the effort needed to mobilize themselves and others to change social systems.

STUDY IMPLICATIONS

The results of this study are noteworthy and may have implications for the design of programs, advocacy efforts, and research on SHGs. At the program level, a conservative understanding of our findings underscores the importance of program structure in the development of self-efficacy beliefs of widows and abandoned women in SHGs. Facilitators' support and opportunities to participate in regional trainings

help these women take collective action to enjoy the rights that domestic and/or international law afford them. The basic SHG structure expands the reach of the individual, and the SHG federation magnifies the influence of each individual group. Tesoriero (2006) observes that SHGs in India are a social movement that can strengthen civil society and the political life of women. From his perspective, SHGs provide a transformative process where women experience citizenship because collective action allows them to gain some power and voice, which provides an entryway into political life. Organizations should strive to move beyond the focus on livelihood to provide support, structures, and training that facilitate this transformative process and political activism.

Results of this study suggest an association between perceptions about caste discrimination and self-efficacy/well-being. Widows in India, generally, face sociocultural discrimination; however, Hindu widows fare much worse than do widows of other faiths because of patriarchal oppression, tradition, and religious scriptures, which sanction the caste system and unfair treatment of widows (Widows for Human Rights, 2010). This is important and may suggest that the government focus on the inclusivity of widows and abandoned women in SHG programs and in international human rights instruments such as the Convention to Eliminate All Forms of Discrimination Against Women (CEDAW). Although India ratified CEDAW in 1993, widows' rights are not mentioned in state reports or shadow reports prepared by NGOs. Moreover, there are no data on the participation of widows and abandoned women in SHGs in national reports on microfinance in India (Ghate, 2008; N. Srinivasan, 2009). Without statistical data disaggregated by sex, marital status, age, and caste, there is no way to assess the status of this population and create appropriate policies to improve their well-being. Local NGOs, like Kalangarai, need to connect to national and international movements to promote the inclusion of widows/abandoned women in international human rights instruments and the collection of country-level data on the conditions of widows/abandoned women.

Future research on self-efficacy and SHGs could benefit from the development of more culturally sensitive measures of self-efficacy that capture women's experiences within the context of their culture. Some scholars have explored the universality of Bandura's self-efficacy scales across cultures (Alkire, 2005). A survey of 20 relevant studies revealed that self-efficacy scales scored lower in collectivistic cultures than in individualistic cultures, but still remained a good gauge of performance (Alkire, 2005). However, not much is known about how self-efficacy scales work with the poor or illiterate and if they can measure whether individuals are able to surpass structural barriers in society (Alkire, 2005). In the case of a collectivistic culture like India, collective self-efficacy scales might be more appropriate than measurement of self-efficacy at the individual level. Collective efficacy is an individual's belief that within the context of the group, one can be effective in obtaining goals (Bandura, 1997). Thus, future research could focus on the association of the willingness of SHG members to engage in activities, such as challenging the government to develop a law to protect widows from abuse, and their perceptions of their problem-solving skills and ability to produce a positive outcome.

Despite the seemingly insurmountable challenges associated with oppression and discrimination, the women in these SHGs continue to strengthen their own virtuous cycle of self-efficacy that will slowly make change, not only in their individual lives but in their communities and society as a whole.

NOTE

1. Rupees were converted into U.S. dollars using the 2009 average U.S.-rupee exchange rate of 48.85 (U.S. Internal Revenue Service [IRS], 2010).

FUNDING

This study was supported by a Research Grant from the Center for Human Rights and International Justice at Boston College.

ACKNOWLEDGMENTS

The authors thank Paul Mike Raj, SJ, and the staff at Kalangarai for their support of this project. We are grateful to the women of Tamil Nadu who participated in this study and shared their lives with us.

REFERENCES

- Alkire, S. (2005). Subjective studies of human agency. *Social Indicators Research*, 74, 217–260.
- Ashe, J. (2010). The savings led revolution. In K. Wilson, M. Harper, & M. Griffith (Eds.), *Financial promise for the poor: How groups build microsavings* (pp. 177–188). Sterling, VA: Kumarian.
- Bandura, A. (1994). Self-efficacy. In V. S. Ramachandran (Ed.), *Encyclopedia of human behavior* (Vol. 4, pp. 71–81). New York, NY: Academic.
- Bandura, A. (1997). *Self-efficacy: The exercise of control*. New York, NY: W. H. Freeman.
- Bayulgen, O. (2008). Muhammad Yunus, Grameen Bank, and the Nobel Peace Prize: What political science can learn from the study of microcredit. *International Studies Review*, 10, 525–547.
- Chen, M. A. (1998). *Widows in India: Social neglect and public action*. New Delhi, India: Sage.
- Chen, M. A. (2000). *Perpetual mourning: Widowhood in rural India*. New Delhi, India: Oxford University Press.
- Deshpande, A. (2002). Assets versus autonomy? The changing face of the gender-caste overlap in India. *Feminist Economics*, 8(2), 19–35.
- Dreze, J., & Srinivasan, P. (1998). Widowhood and poverty in rural India: Some inferences from household survey data. In M. A. Chen (Ed.), *Widows in India: Social neglect and public action* (pp. 325–346). New Delhi, India: Sage.
- Ghate, P. (2008). *Microfinance in India: A state of the sector report 2007*. New Delhi, India: Sage.
- Ibrahim, S. (2006). From individual to collective capabilities: The capability approach as a conceptual framework for self-help. *Journal of Human Development*, 7, 397–416.
- India Registrar General & Census Commissioner. (2001). Census of India, 2001. Retrieved from http://www.censusindia.gov.in/2011-common/census_data_2001.html
- Kayser, K., Lombe, M., Newransky, C., Tower, G., & Raj, P. (2010). Self-help microcredit programs for widowed and abandoned women in South India: Do they help? *Journal of Social Service Research*, 36, 12–23.
- Kim, J., Watts, C., Hargreaves, J., Ndhlovu, L., Phetla, G., Morison, L., Busza, J., . . . Pronyk, P. (2007). Understanding the impact of a microfinance-based intervention on women's empowerment and the reduction of intimate partner violence in South Africa. *American Journal of Public Health*, 97, 1794–1802.
- Mari Bhat, P. N. (1994). Widows and widowhood mortality in India. In M. A. Chen (Ed.), *Widows in India: Social neglect and public action* (pp. 173–188). New Delhi, India: Sage.
- National Council of Applied Economic Research. (2008). *Impact and sustainability of SHG bank linkage program*. New Delhi, India: Author. Retrieved from <http://www.ncaer.org/>
- Sanyal, P. (2009). From credit to collective action: The role of microfinance in promoting women's social capital and normative influence. *American Sociological Review*, 74, 529–550.
- Srinivasan, G., & Srinivasan, N. (2010). Informal group-based savings services. In K. Wilson, M. Harper, & M. Griffith (Eds.), *Financial promise for the poor: How groups build microsavings* (pp. 177–188). Sterling, VA: Kumarian.
- Srinivasan, N. (2009). *Microfinance India: State of the sector report 2008*. New Delhi, India: Sage.
- Tesoriero, F. (2006). Strengthening communities through women's self help groups in South India. *Community Development Journal*, 41, 321–333.
- UN Division for the Advancement of Women. (2001, December). *Widowhood: Invisible women, secluded or excluded*. Retrieved from http://www.un.org/womenwatch/daw/public/wom_Dec%2001%20single%20pg.pdf
- U.S. Internal Revenue Service. (2010). *Yearly average currency exchange rates*. Retrieved from <http://www.irs.gov/businesses/small/international/article/0,,id=206089,00.html>
- Widows for Human Rights. (2010, September). *Report from the International Conference on Widowhood: Widows voices—empowered*. Retrieved from http://www.griefandrenewal.com/WHR_NepalWidowsConferenceReport2010.pdf
- Wilson, K., Harper, M., & Griffith, M. (2010). *Financial promise for the poor: How groups build microsavings*. Sterling, VA: Kumarian.
- World Public Opinion. (2009). *Poll: Across the world many see discrimination against widows and divorced women*. Retrieved from <http://www.worldpublicopinion.org>