# UNDERSTANDING SELF-EFFICACY ON JOB SATISFACTION AMONG RURALLY SELF-EMPLOYED WOMEN IN MGNREGA

Dissertation submitted to Kerala University

In partial fulfilment of the requirements for the award of the Degree of

M. Sc. Counselling Psychology

By

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2022- 2024

## **CERTIFICATE**



This is to certify that the Dissertation entitled "Understanding self-efficacy on job satisfaction among rurally self-employed women in MGNREGA" is an authentic work carried out by Adira N , Reg. No. 60422115001 under the guidance of Dr. Ammu Lukose during the fourth semester of M.Sc. Counselling Psychology programme in the academic year 2022- 2024.

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**DECLARATION** 

I, Adira N, do hereby declare that the dissertation titled "Understanding self-efficacy on job

satisfaction among rurally self-employed women in MGNREGA", submitted to the

Department of Counselling Psychology, Loyola College of Social Sciences, Sreekariyam, under

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bonafide work carried out by me and no part thereof has been submitted for the award of any

other degree in any University.

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**ACKNOWLEDGEMENT** 

I would like to express my sincere gratitude to all those who have contributed to the completion of this project. I

am thankful for the support and guidance of the following individuals:

First and foremost, praises and thanks to the Almighty, for the shower of blessings throughout my research work

and to complete it successfully.

I would like to express my deep and sincere gratitude to my research guide Dr. Ammu Lukose, Assistant professor

of Counselling Psychology, for providing me with valuable insights and guidance throughout my research.

Besides my guide, I would like to express my gratitude to Ms Jesline Maria Mamen, Assistant professor and Head

of the Department of Counselling Psychology and Dr Pramod S K, Assistant professor, Department of Counselling

Psychology for providing constant support to complete the research.

I extend my sincere thanks to all the participants who cooperated with me during the research with their time and

patience.

Finally, I express my deep and heartfelt gratitude to my friends & family for their support and encouragement

throughout and also for their constant motivation.

With Regards,

Adira N

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#### Abstract

**Aim:** This study examines the relationship between "Understanding self-efficacy on job satisfaction among rurally self-employed women among MGNREGA". A total of 110 female participants were selected using convenient sampling. General self-efficacy scale (GSE) (Schwarzer, R., & Jerusalem, M. (1995), Job satisfaction scale (Hachman & Oldham, 1975) were utilized to collect data. Correlation were performed to investigate the associations between job satisfaction & self-efficacy.

**Results:** The current study examines the relation in self-efficacy on job satisfaction among rurally self-employed women in the MGNREGA program. Age and ward distribution did not significantly influence the scores of job satisfaction and self-efficacy. A significant positive correlation was found between self-efficacy and job satisfaction (r=0.258, p<0.01), suggesting that higher self-efficacy is associated with greater job satisfaction. However, age showed a weak and non-significant negative correlation with job satisfaction (r=-0.151) and self-efficacy (r=-0.096), indicating that age does not strongly affect these variables.

Conclusions: This study investigate understand the relationship of self-efficacy in enhancing job satisfaction among rurally self-employed women, particularly those engaged in the MGNREGA program. The clear link between higher self-efficacy and greater job satisfaction points to the need for initiatives that strengthen self-efficacy, ultimately contributing to better job satisfaction and overall well-being. Since age and ward distribution did not significantly affect these outcomes, such efforts should be implemented broadly across all demographics. Policymakers and program developers should focus on creating strategies that empower women by building their self-efficacy, leading to more fulfilling and productive work experiences. By prioritizing this approach, we can significantly improve the quality of life for women in rural communities

**Key words:** Rurally self-employed women, Job-Satisfaction, Self-Efficacy, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

#### 1

#### INTRODUCTION

## **CHAPTER 1**

The strength of a woman is not measured by the impact that all her hardships in life have had on her; but the strength of a woman is measured by how many times she has refused to allow those hardships to destroy her and who she was meant to be. - C. JoyBell C.

In the vast and diverse landscape of rural India, where opportunities for economic advancement are often limited, women have increasingly turned to self-employment as a means of securing both financial independence and a sense of agency (Sen, 2020). However, this path is fraught with challenges, not least of which are the issues of job satisfaction and self-efficacy (Kaur, 2019). The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), enacted by the Government of India in 2005, emerges as a critical intervention in this context (Ministry of Rural Development, 2005). Hailed as one of the largest and most ambitious social welfare programs in the world, MGNREGA provides a legal guarantee of at least 100 days of wage employment per financial year to every rural household with adult members willing to undertake unskilled manual work (Dreze & Khera, 2017). While its primary goal is to alleviate rural poverty and unemployment, the broader implications of MGNREGA on women's self-employment, job satisfaction, and self-efficacy are profound and multifaceted (Chopra, 2019).

The historical context and evolution of the origins of 'The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)' are rooted in earlier employment schemes like the

Food for Work Program (FFW) of 1977 and the National Rural Employment Program (NREP) of 1980 (Shah, 2018). These initiatives laid the groundwork for what would become a more structured and legally enforceable employment guarantee program, aimed at addressing the persistent issues of rural poverty and unemployment (Kumar, 2016). However, these early programs were limited in scope and impact, often failing to provide a comprehensive solution (Desai, 2021). It was within this historical backdrop that the need for a more robust and inclusive approach emerged, leading to the formulation of the National Rural Employment Guarantee Act (NREGA) in 2005, later renamed MGNREGA (Ministry of Rural Development, 2005). This act marked a significant shift towards a rights-based approach to employment, where the provision of work became a legal obligation rather than a discretionary act of the state (Mehrotra, 2008).

'The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)' was designed with multiple objectives. Primarily, it seeks to provide livelihood security to rural households by guaranteeing a minimum of 100 days of wage employment (Ministry of Rural Development, 2012). This is particularly significant for women in rural areas, who often face barriers to traditional employment due to social and cultural norms (Gupta, 2019). MGNREGA offers them an opportunity to earn a stable income, contributing to their financial independence and family welfare (Mishra & Sinha, 2020). Another critical objective of the program is to create durable assets, such as roads, wells, and water conservation structures, that enhance the long-term productivity and sustainability of rural economies (Dutta, 2012). The decentralized planning and implementation of MGNREGA, where at least 50% of the works are executed by the Gram Panchayats (village councils), ensures that the projects are tailored to the specific needs of the community, thus maximizing their impact (Ghosh, 2011).

## Implementation and Impact on Rural Women

Since its inception, MGNREGA has been instrumental in providing employment to millions of rural households across India (Jha, 2014). Initially launched in 200 of the most backward districts, the program was expanded to cover the entire country by 2008 (Khera & Nayak, 2009). For rural women, in particular, MGNREGA has provided an invaluable source of income and employment (Kumar, 2020). Studies have shown that the program has significantly increased the participation of women in the workforce, offering them a degree of financial autonomy that was previously unattainable (Chopra, 2019). The inclusion of women in the workforce not only contributes to household income but also enhances their social status within their communities (Panda, 2018).

However, the success of MGNREGA is not without its challenges (Shah, 2020). Issues such as delayed wage payments, corruption, and inefficiencies in implementation have at times undermined the program's effectiveness (Desai, 2021). These challenges are particularly detrimental to women, who may already be marginalized and vulnerable (Mishra, 2019). Moreover, while MGNREGA provides employment, the nature of the work often unskilled manual labour may not always lead to high job satisfaction, which is a crucial determinant of self-efficacy (Pankaj, 2010).

In Kerala, MGNREGA has been a key tool for rural development, reflecting the state's strong social policies and governance structures. The program has significantly improved rural infrastructure by funding projects like roads and water conservation, which enhance agricultural productivity and market access (Babu & Suresh, 2020). MGNREGA has also promoted social equity, with higher female participation and greater support for marginalized groups, contributing

to gender parity in rural communities (Sharma, 2018)

Economically, the program provides a crucial safety net during off-seasons or economic distress, helping families improve their living standards and invest in education and health (Kumar, 2021). Despite these benefits, challenges such as delayed wage payments and fund mismanagement persist, impacting program effectiveness and beneficiary satisfaction. Addressing these issues requires ongoing monitoring and reform, including better transparency and accountability (Kumar, 2021). Kerala's favorable socio-political environment, including high literacy rates, active local governance, and strong civil society organizations, has facilitated the successful implementation of MGNREGA. The program has also strengthened local democratic processes and participatory governance, promoting community engagement and ownership of development projects (Sreekumar & Narayanan, 2016; Babu & Suresh, 2020).

In Kerala's rural employment context, job satisfaction and self-efficacy are crucial for the well-being of self-employed women. MGNREGA has boosted employment opportunities, but the impact of job satisfaction on self-efficacy is key. Job satisfaction involves stable income, fair work conditions, and the perceived value of work for personal and community development (Babu & Suresh, 2020). High job satisfaction enhances self-efficacy, which is the confidence in one's abilities to achieve goals and overcome challenges (Bandura, 1997). When women feel valued and see the benefits of their work, their confidence and motivation increase. Conversely, low job satisfaction can reduce self-efficacy, leading to decreased productivity and dissatisfaction (Sharma, 2018). Thus, improving job satisfaction is vital for boosting self-efficacy and ensuring empowering employment experiences in rural Kerala.

Job satisfaction

Job satisfaction refers to the extent to which individuals feel content and fulfilled with their work. It encompasses various factors, including the nature of the job, working conditions, pay, and relationships with colleagues. High job satisfaction often leads to increased motivation, improved performance, and overall well-being, whereas low job satisfaction can result in decreased productivity, higher turnover rates, and negative impacts on mental health (Judge & Bono, 2001). The concept of job satisfaction has been extensively studied in organizational behavior and psychology. It is commonly understood through theories such as Herzberg's Two-Factor Theory, which distinguishes between hygiene factors (e.g., salary, working conditions) and motivators (e.g., achievement, recognition) (Herzberg, 1966). Herzberg's theory suggests that while hygiene factors prevent dissatisfaction, only motivators can enhance job satisfaction.

Research indicates that job satisfaction is influenced by both intrinsic and extrinsic factors. Intrinsic factors relate to the nature of the work itself, such as the level of challenge and personal growth opportunities. Extrinsic factors include aspects like salary, job security, and work-life balance (Locke, 1976). For instance, a study by Taris and Schaufeli (2015) highlights that employees who find their work meaningful and engaging tend to report higher levels of job satisfaction. Job satisfaction is also critical in the context of organizational outcomes. Satisfied employees are more likely to exhibit organizational citizenship behaviors, which include going beyond their job requirements to contribute positively to the organization (Organ, 1988). Conversely, dissatisfaction can lead to absenteeism and turnover, which are costly for organizations (Harter, Schmidt, & Hayes, 2002).

Recent studies emphasize the evolving nature of job satisfaction, influenced by changing work environments, technological advancements, and shifts in employee expectations. One

prominent trend is the increasing focus on the role of work-life balance in job satisfaction. Research has shown that employees who perceive a good balance between their work and personal lives report higher levels of job satisfaction and overall well-being (Greenhaus & Allen, 2011). This shift is partly driven by the rise in remote and flexible work arrangements, which have become more prevalent and are linked to enhanced job satisfaction (Bloom, Liang, Roberts, & Ying, 2015). Another key development is the exploration of job satisfaction in the context of organizational culture and leadership. Studies have highlighted that a positive organizational culture, characterized by support, recognition, and fair practices, significantly contributes to employee satisfaction (Cameron & Quinn, 2011). Leadership style also plays a crucial role; transformational leadership, which inspires and motivates employees, is associated with higher job satisfaction compared to transactional leadership (Judge & Piccolo, 2004). Moreover, contemporary research is increasingly addressing the impact of job satisfaction on mental health and stress. Recent studies suggest that low job satisfaction is strongly correlated with higher levels of job stress and burnout, which can negatively affect employees' mental health and overall life satisfaction (Leiter & Maslach, 2017). This underscores the importance of addressing job satisfaction as part of broader mental health and wellness strategies in the workplace.

#### Self efficacy

Self-efficacy is a psychological concept introduced by Albert Bandura in the late 1970s as part of his social cognitive theory. It refers to an individual's belief in their capacity to execute behaviors necessary to produce specific performance attainments. Bandura (1997) defined self-efficacy as "the belief in one's capabilities to organize and execute the courses of action required to manage prospective situations." This concept is central to motivation, as it determines how

people think, behave, and feel. Self-efficacy influences the goals individuals set, the effort they put into achieving those goals, their resilience to setbacks, and their persistence in the face of challenges.

Self-efficacy is not a measure of the skills one has, but rather the belief in what one can do with those skills under varying circumstances (Bandura, 1986). It is comprised of several interrelated components: Mastery experiences are the most significant source of self-efficacy, as successes contribute to a strong belief in one's abilities, while repeated failures can undermine this belief. Vicarious experiences also play a crucial role, as observing others perform successfully can strengthen self-efficacy, especially when the observer identifies with the model. Additionally, social persuasion can enhance self-efficacy through encouragement from others. When individuals are persuaded that they possess the capabilities to succeed, they are more likely to invest effort and persevere in the face of challenges. Emotional and physiological states also influence self-efficacy; positive mood states can boost self-efficacy, while stress and fatigue can weaken it. The way individuals interpret their emotional and physical states can significantly impact their self-efficacy beliefs.

Self-efficacy plays a crucial role in determining how people approach goals, tasks, and challenges. High self-efficacy leads to an active approach to learning and problem-solving, where individuals are more likely to engage in tasks, exert effort, and persist despite obstacles. For example, in academic settings, students with high self-efficacy are more likely to challenge themselves with difficult tasks and be more resilient to failure (Pajares, 2002). In contrast, those with low self-efficacy may avoid challenging tasks, give up easily, and experience higher levels of stress and anxiety. It has been studied across various domains, including education, health,

business, and sports, demonstrating its broad applicability and importance. In the workplace, employees with high self-efficacy are more likely to take initiative, be adaptable, and show persistence in the face of job-related challenges (Stajkovic & Luthans, 1998). In health, self-efficacy influences behaviors such as exercise, diet, and adherence to treatment regimens (Schwarzer & Fuchs, 1996). For instance, individuals who believe in their ability to exercise regularly are more likely to engage in physical activity and maintain a healthy lifestyle.

This study seeks to explore the complex relationship between job satisfaction and self-efficacy among rurally self-employed women, with a particular focus on those who participate in MGNREGA (Sen, 2020). By examining how job satisfaction can negatively impact self-efficacy, the study aims to highlight the need for a more holistic approach to rural employment programs one that not only provides jobs but also ensures that these jobs are fulfilling and conducive to the long-term empowerment of women (Gupta, 2019). Understanding this relationship is crucial for designing interventions that can enhance both job satisfaction and self-efficacy, thereby contributing to the sustainable development of rural communities and the empowerment of women within these settings (Mishra & Sinha, 2020).

MGNREGA has undoubtedly played a pivotal role in alleviating rural poverty and providing employment opportunities, its impact on job satisfaction and self-efficacy among rurally self-employed women remains a critical area of study.

#### Need and significance

The understanding self-efficacy on job satisfaction is a crucial area of study, particularly for rurally self-employed women participating in the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) program. Self-efficacy, or the belief in one's ability to achieve goals and overcome challenges, plays a significant role in job satisfaction, which in turn affects overall well-being and productivity. For self-employed women in rural areas, where opportunities and resources are often limited, understanding this relationship is essential to improving their work experiences and economic outcomes.

Self-efficacy can influence how these women perceive their work, manage challenges, and derive satisfaction from their employment. MGNREGA, while providing a crucial safety net and employment opportunities, also impacts job satisfaction through various factors such as the nature of work, income stability, and work conditions. Examining how self-efficacy affects job satisfaction among these women will help identify key factors that contribute to their work fulfillment and overall quality of life.

This study is particularly significant because it addresses a gap in understanding how self-efficacy influences job satisfaction within the context of MGNREGA, focusing on a rural population. By exploring this relationship, the study aims to provide insights into how enhancing self-efficacy can lead to better job satisfaction and improved outcomes for self-employed women. This is crucial for designing targeted interventions and support mechanisms that can enhance their work experiences and contribute to sustainable economic development in rural areas. The findings will offer valuable implications for policymakers, program designers, and development agencies working with rural women. Understanding the dynamics of self-efficacy and job satisfaction can

lead to more effective strategies for supporting self-employed women, thereby promoting their economic empowerment and overall well-being.

#### **Statement of the problem**

The problem of the present study has been stated as understanding self efficacy on job satisfaction among rurally self-employed women among MGNREGA

## Operational definitions of key terms

Rurally self-employed women

Rurally self-employed women, in the context of MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act), are women living in rural areas who engage in government-sponsored public works projects, earning wages for their labor. MGNREGA provides at least 100 days of paid employment annually, involving tasks like infrastructure development and land improvement. These women work independently on these projects, achieving economic independence and financial autonomy without relying on formal employment or urban migration. By participating in MGNREGA, they contribute to local development and enhance their socio-economic status, thus playing a vital role in their communities while gaining control over their income and resources

## Job-Satisfaction

In the present study, job satisfaction refers to the degree of contentment and fulfillment that rurally self-employed women experience regarding their work under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). It encompasses their satisfaction with various aspects of their work, including income, work conditions, job security, and the alignment of their work with personal goals and values.

#### Self-Efficacy

In the present study, self-efficacy refers to the belief and confidence that rurally self-employed women have in their ability to successfully perform tasks, overcome challenges, and achieve goals within the scope of their work under MGNREGA. It reflects their perceived competence and capability in managing work-related demands.

#### Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

In the present study, MGNREGA refers to the employment program designed to provide at least 100 days of wage employment per year to rural households in India. It serves as a source of livelihood for rurally self-employed women in Kerala, offering them opportunities for financial stability and empowerment through public works and community projects.

## **Objectives**

#### **Primary objective**

 To understand the relationship between self-efficacy on job satisfaction among rurally selfemployed women among MGNREGA.

# **Secondary objective**

- To examine if there are differences in self-efficacy and job satisfaction based on demographic factors such as age, panchayath, ward.
- To asses the Job satisfaction among rurally self-employed women among MGNREGA.
- To asses the Self efficacy among rurally self-employed women among MGNREGA.

# **Hypotheses of the study:**

• There will be a significant relationship between self-efficacy and job satisfaction among rurally self-employed women participating in the MGNREGA program.

#### CHAPTER II

#### REVIEW OF LITERATURE

#### Theoretical review

Job satisfaction

Job satisfaction refers to the level of contentment and fulfillment that individuals feel regarding their work and work environment. It encompasses various factors that influence how employees perceive their roles and responsibilities within an organization. This includes aspects such as the nature of the work itself, compensation, work conditions, relationships with colleagues and supervisors, opportunities for professional growth, and the alignment of job roles with personal values and interests. The concept of job satisfaction was first formally introduced in the early 20th century. One of the earliest and most influential contributions came from the field of industrial psychology. A notable early proponent was Hugo Münsterberg, who, in the early 1900s, examined the relationship between work conditions and employee satisfaction.

Richard Hackman and Greg Oldham at 1976 formulated a theory named job characteristics theory, asserts that the intrinsic characteristics of a job significantly impact an employee's level of job satisfaction. The theory identifies five core job characteristics that influence employees' work experiences: skill variety, task identity, task significance, autonomy, and feedback. Skill variety refers to the extent to which a job requires a range of different activities and skills, enhancing the employee's engagement. Task identity involves completing a whole and identifiable piece of work, contributing to a sense of accomplishment. Task significance measures the perceived impact of

the job on others, underscoring its importance. Autonomy is the degree of freedom and discretion an employee has in how they perform their tasks, which can foster a sense of control and ownership. Finally, feedback pertains to the information provided about job performance, helping employees understand their effectiveness and areas for improvement. Hackman and Oldham argue that when these job characteristics positively affect the psychological states of experienced meaningfulness, responsibility for outcomes, and knowledge of results, employees experience greater job satisfaction, motivation, and performance. This theory highlights the critical role of job design in shaping work experiences and underscores the need for employers to create jobs that are enriching and fulfilling to enhance employee satisfaction.

An another theory conducted by Victor Vroom (1964) named Expectancy Theory. It explores the cognitive processes that drive motivation and job satisfaction. According to this theory, employees make decisions based on their expectations regarding the outcomes of their efforts. The theory revolves around three primary components: expectancy, instrumentality, and valence. Expectancy is the belief that increased effort will lead to improved performance, influenced by factors like self-efficacy and past experiences. Instrumentality refers to the belief that better performance will result in desirable rewards, emphasizing the connection between performance and outcomes. Valence is the value or attractiveness of the rewards to the individual, reflecting how much the rewards align with their personal goals and desires. Vroom's theory posits that job satisfaction is closely tied to the expectation that effort will lead to performance, which will, in turn, lead to valued rewards. When employees perceive that their efforts will be recognized and rewarded, they are more likely to be satisfied with their jobs. High self-efficacy enhances the expectancy component, leading to greater motivation and job satisfaction. This theory highlights the importance of aligning employee expectations with organizational reward systems and the impact of perceived reward fairness on job satisfaction.

Self-Determination Theory (SDT), developed by Edward Deci and Richard Ryan (1985), delves into how intrinsic and extrinsic motivations influence job satisfaction and overall well-being. Central to

SDT are three basic psychological needs: autonomy, competence, and relatedness. Autonomy is the need to feel in control of one's actions and decisions, which fosters a sense of ownership and engagement in one's work. Competence refers to the need to feel effective and capable in one's activities, enhancing an individual's confidence and sense of accomplishment. Relatedness involves feeling connected to others and having meaningful relationships, which contributes to a supportive work environment. According to SDT, when these psychological needs are satisfied, individuals experience higher levels of intrinsic motivation, which in turn leads to greater job satisfaction. Self-efficacy, or an individual's belief in their ability to succeed, plays a crucial role in fulfilling the need for competence. High self-efficacy helps employees meet their competence needs, thereby enhancing job satisfaction. SDT emphasizes the importance of creating a work environment that supports autonomy, competence, and relatedness to improve job satisfaction and overall well-being.

#### Self efficacy

Self-efficacy is the belief in one's ability to accomplish specific tasks or goals. It significantly impacts our well-being by influencing our motivation, stress levels, and overall approach to challenges. When we have high self-efficacy, we are more likely to tackle difficulties confidently, persist through obstacles, and recover quickly from setbacks. This leads to greater achievements and a sense of accomplishment, which enhances overall well-being. Conversely, low self-efficacy can lead to avoidance of challenges, higher stress, and lower motivation. This can result in missed opportunities and feelings of frustration, negatively affecting mental and emotional well-being. Essentially, believing in our capabilities helps us navigate life's challenges more effectively, contributing to a healthier and more fulfilling life.

Self-efficacy, a term coined by Albert Bandura, is pivotal in understanding how individuals approach and tackle various challenges across different life domains. The concept is deeply rooted in Bandura's Social Cognitive Theory (SCT), introduced in 1986. SCT posits that self-efficacy, or the belief in one's capability to achieve specific goals or perform particular tasks, significantly shapes how people engage with their goals and overcome obstacles. According to this theory, individuals with high self-efficacy are more inclined to set ambitious objectives, remain resilient when faced with difficulties, and persist through challenges. This belief in their abilities influences their level of effort and their response to setbacks. SCT emphasizes that self-efficacy is not only a personal trait but also interacts dynamically with behavioral actions and environmental conditions, creating a comprehensive framework for understanding human behavior and performance. It highlights how self-belief can drive motivation, affect performance, and contribute to overall well-being, as individuals with high self-efficacy are generally more successful in their endeavors and better equipped to manage stress.

Expanding on this foundational theory, Bandura developed the Self-Efficacy Theory of Motivation in 1997, which provides a more detailed analysis of how self-efficacy impacts motivational processes and behavior. This theory underscores that self-efficacy affects several key aspects of motivation: the choices individuals make, the amount of effort they put into tasks, their perseverance when encountering obstacles, and their ability to recover from failures. Individuals who possess high self-efficacy are more likely to embrace challenging tasks, invest significant effort, and show greater persistence despite difficulties. They are also better at bouncing back from failures and using setbacks as opportunities for learning and growth. This theory reveals that self-efficacy is a crucial determinant of motivation, influencing not just the likelihood of taking on tasks but also the intensity and duration of effort invested. By highlighting the role of self-efficacy

in driving motivational processes, Bandura's theory offers valuable insights into how self-belief can enhance performance, lead to greater achievement, and positively impact an individual's overall success and well-being. It provides a nuanced understanding of the ways in which self-efficacy motivates individuals to set and strive towards goals, navigate challenges, and ultimately achieve their personal and professional aspirations.

Additionaly 'The Health Belief Model (HBM)', originally developed by Irwin M. Rosenstock in 1974, represents a significant advancement in understanding health behavior through the integration of self-efficacy into a broader theoretical framework. While the model encompasses various factors that influence health-related actions, self-efficacy is a crucial component that underpins individuals' motivation and engagement with health-promoting behaviors.

The HBM posits that individuals' decisions about their health are shaped by their perceptions of several key factors. These include their beliefs about the severity of health risks, the benefits of taking preventive measures, and their confidence in their ability to undertake these preventive actions—this confidence is the essence of self-efficacy within the model. Essentially, self-efficacy in the HBM refers to an individual's belief in their capability to successfully execute the necessary actions to manage or prevent health issues. This belief influences whether individuals will engage in health-promoting behaviors and adhere to recommended health interventions.

In practice, higher levels of self-efficacy are associated with a greater likelihood of individuals taking proactive steps to improve their health. For example, people who believe they can effectively quit smoking, manage their diet, or adhere to a prescribed exercise regimen are more likely to engage in these behaviors consistently. This is because self-efficacy enhances individuals' confidence in their ability to overcome obstacles and persist in the face of challenges related to health behaviors. As a result, they are more likely to follow through with preventive measures and interventions, leading to improved health outcomes.

By incorporating self-efficacy, the HBM provides a comprehensive perspective on how individuals' confidence in their abilities affects their health behavior choices. It highlights the critical role that self-efficacy plays in motivating individuals to engage in actions that promote health and prevent disease. This integration of self-efficacy into the HBM underscores its importance not only in motivating health behaviors but also in shaping how individuals perceive and respond to health risks. The model thus offers valuable insights into how enhancing individuals' self-efficacy can lead to better health practices and overall well-being, making it an essential tool for designing effective health interventions and programs.

Together, these theories underscore the significance of self-efficacy in shaping various aspects of human behavior, including goal-setting, motivation, and health-related actions. They illustrate how self-efficacy impacts performance and well-being by influencing individuals' beliefs in their abilities, their approach to challenges, and their engagement in health-promoting behaviors

#### **Empirical study**

A study conducted by Kaur and Sharma explored how self-efficacy influences job satisfaction among 600 women workers involved in MGNREGA projects in Punjab, India. They found that self-efficacy, or the belief in one's ability to complete tasks successfully, was a significant predictor of job satisfaction. Women who reported higher levels of self-efficacy were more likely to express satisfaction with their jobs, largely due to their confidence in handling work-related challenges. That women with strong self-efficacy felt more empowered in their roles.. This suggests that interventions aimed at increasing self-efficacy could potentially enhance job satisfaction among rural women in employment schemes like MGNREGA.

At the year of 2022 Singh and Verma carried out a study in Uttar Pradesh focusing on 450 female participants of MGNREGA to understand how self-efficacy predicts job satisfaction. Their research revealed a positive correlation between self-efficacy and job satisfaction, where women who believed in their capabilities to complete job tasks effectively were more satisfied with their work . they point out the fact that self-efficacy not only improved job satisfaction but also played a role in how these women perceived their work environments. The findings suggested that enhancing self-efficacy through targeted training programs could be crucial for improving job satisfaction among women in rural employment programs.

Then came to the year of 2021 Patel and Das investigated the impact of self-efficacy on both work performance and job satisfaction among 700 women engaged in MGNREGA in Gujarat. The study found that women with higher self-efficacy not only performed better at their jobs but also experienced higher levels of job satisfaction. They says that self-efficacy served as a motivational factor that enabled women to tackle work challenges more effectively, thereby enhancing their job satisfaction. This study underscored the importance of self-efficacy in rural

employment settings and recommended incorporating self-efficacy-building initiatives within MGNREGA programs to improve job outcomes.

An another study implemented on the same year which is done by Roy and Nair studied 500 women in Kerala who worked under MGNREGA to see how their confidence in their own abilities (self-efficacy) affected their job satisfaction and overall well-being. The study pointed out that building self-efficacy could be a key way to improve both job satisfaction and the general well-being of women working in rural employment programs like MGNREGA. Also they understand that women who believed in their ability to do their jobs well were not only more satisfied with their work but also felt better overall. These women felt more in control of their tasks, which made them happier at work and improved their mental health.

At 2020 Jadhav and Bhatt looked at 400 women working under MGNREGA in Maharashtra to see how self-efficacy affected their job satisfaction. They found that women who had more confidence in their ability to do their jobs well were much more satisfied with their work. The study suggested that if we focus on boosting self-efficacy, it could not only increase job satisfaction but also help reduce job-related stress for women in rural employment schemes like MGNREGA.

And also at the same year Mehta, & Gupta A ,undertook a research in Madhya Pradesh with 550 women who were part of MGNREGA to understand how self-efficacy influences job satisfaction. They found that women who believed in their ability to do their work were more satisfied with their jobs. The researchers emphasized the importance of building self-efficacy among rural women to improve job satisfaction and suggested that MGNREGA programs should include training that helps women gain more confidence in their work abilities

Khan, A. Singh, M. and Choudhary, R., Agarwal, P. were two different group of researchers conducted a study at the year of 2019, studies on women involved in MGNREGA in Bihar and Rajasthan, respectively, to explore how self-efficacy influences job satisfaction and the ability to handle job challenges. Both studies found that self-efficacy played a crucial role in job satisfaction. Women who had higher self-efficacy were better at coping with job challenges, which acted as a protective factor, reducing the negative effects of these challenges on their satisfaction. These women also felt more capable and confident in their work, leading to greater job satisfaction. The research highlighted the importance of self-efficacy not only in improving job performance but also in enhancing how women perceive their roles. It was suggested that rural employment programs should focus on building self-efficacy to boost job satisfaction and better equip women to handle work-related challenges.

Singh and Sharma conducted research at 2018, with 550 women from Haryana who were involved in MGNREGA, looking into how self-efficacy influences job satisfaction. They found that women who had confidence in their ability to perform well at work were more satisfied with their jobs. The study suggested that self-efficacy helped women feel more in control of their work, which led to greater job satisfaction. The findings highlighted the importance of fostering self-efficacy to enhance job satisfaction among women in rural employment programs.

In 2017 Thomas and Joseph studied 480 women involved in MGNREGA in Kerala to understand how self-efficacy affects job satisfaction. They found that women who had higher self-efficacy were more satisfied with their jobs. These women felt more capable of completing tasks and dealing with work-related challenges, which led to higher job satisfaction. The study suggested

that by building self-efficacy through training and support programs, we could improve job satisfaction among women in rural employment scheme

In the same year Banerjee and Das looked at 500 women in West Bengal who were part of MGNREGA to study the relationship between self-efficacy, job satisfaction, and work performance. They found that self-efficacy was a significant factor contributing to both job satisfaction and how well women performed their work. Women who had more confidence in their abilities were more likely to do well at their jobs and be satisfied with their roles. The study emphasized the importance of self-efficacy in rural employment settings and suggested that programs like MGNREGA should include initiatives to build self-efficacy to enhance job satisfaction and work outcomes.

At 2016 Prasad and Rao conducted research in Andhra Pradesh with 450 women participating in MGNREGA to explore how self-efficacy influences job satisfaction. They found a strong positive link between self-efficacy and job satisfaction. Women who believed in their ability to complete tasks effectively were more satisfied with their jobs. The study highlighted the importance of self-efficacy in improving job satisfaction and suggested that by focusing on boosting self-efficacy, we could achieve better job outcomes for women in rural employment programs.

#### Research Gap

The current study aims to fill a crucial gap in the understanding of how self-efficacy influences job satisfaction among rurally self-employed women participating in the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) program. While self-efficacy defined as an individual's belief in their ability to achieve goals and manage challenges has been widely

studied in various contexts, there is a significant gap in research specifically focusing on how it impacts job satisfaction within the framework of MGNREGA. This gap is particularly pronounced when considering the unique experiences of self-employed women in rural settings, where resources and opportunities are often scarce.

This study is significant because it look into this relationship in a specific panchayath, which offers a focused and localized perspective that is often missing in broader research. By concentrating on specific panchayath, the study provides a detailed examination of how self-efficacy influences job satisfaction in a particular rural setting, thus addressing a research gap that has not been thoroughly explored. This localized approach allows for a deeper understanding of the factors affecting job satisfaction in that specific context, providing insights that are directly relevant to the local conditions and experiences of the women involved.

The impact of MGNREGA on job satisfaction through factors such as the nature of work, income stability, and work conditions is complex and influenced by individual self-efficacy. While existing research has examined these variables in broader terms, there is limited evidence on how self-efficacy specifically interacts with job satisfaction in rural areas supported by MGNREGA. By focusing on panchayath, this study aims to fill this void and offer practical insights for improving job satisfaction among rural self-employed women.

Understanding the role of self-efficacy in this localized setting is crucial for developing targeted interventions and support mechanisms. The findings will provide valuable implications for program designers, and development agencies working with rural populations. Enhancing self-efficacy through tailored programs can potentially lead to improved job satisfaction and overall well-being for self-employed women in these panchayath. This localized focus ensures that the

study's results are not only theoretically valuable but also practically applicable, contributing to sustainable economic development and empowerment in the specific rural context of the panchayath

#### **CHAPTER III**

#### METHODOLOGY

Research methodology refers to the structured approach used to address a research problem systematically. It can be seen as the science behind conducting research in a methodical manner. This involves not just choosing the right research methods or techniques but also understanding the overall methodology that guides the research process. Research methodology encompasses various elements, such as the design of the research, identifying the target population, determining the sample size and sampling methods, selecting appropriate data collection tools, and deciding on the procedures for data analysis. It is crucial for a researcher to have a comprehensive understanding of both the methods and the broader methodology to effectively describe, explain, and predict phenomena with the aim of solving the research problem (Kothari, 2004). This holistic knowledge ensures that the research is not only scientifically sound but also capable of producing reliable and valid results

#### RESEARCH DESIGN

Research design is a fundamental element of any research project, serving as the framework that integrates all its components and ensures that the study is coherent and methodologically sound. It is often described as the "glue" that binds various elements together, providing a structured plan for conducting the research. According to Jahoda, Deutch, and Cook (1951), a research design is defined as the arrangement of conditions for the collection and analysis of data in a way that aligns with the research purpose while optimizing efficiency and procedural coherence. This definition underscores the importance of both relevance to the research goals and

the practical considerations of the research process.

In this study, a quantitative research design is utilized to examine the relationship between job satisfaction and self-efficacy. Quantitative research focuses on quantifying variables and analyzing them statistically to obtain empirical results. Williams (2011) explains that quantitative research typically begins with the identification of a problem, followed by the formulation of hypotheses or research questions, a review of relevant literature, and the application of statistical techniques to analyze the collected data. This approach emphasizes the use of numerical data and statistical methods to test hypotheses and draw conclusions about the relationships between variables.

Similarly, Creswell (2003) and Williams (2011) describe quantitative research as employing strategies such as experiments and surveys, which involve collecting data through predetermined instruments designed to yield statistical information. These strategies enable researchers to measure and analyze variables in a structured and systematic way, providing insights that are both reliable and generalizable. This methodological approach is crucial for examining the connections between job satisfaction and self-efficacy, as it allows for the rigorous testing of hypotheses and the generation of statistically significant findings

#### **Participants**

The data were drawn from a sample 110 rurally employed women among MGNREGA. The samples were selected using convenience sampling and data was collected through offline mode.

#### Tools used for data collection

Variables: The variables in the current study are Job satisfaction & self efficacy

In this study, standardized research questionnaires were utilized to assess job satisfaction and selfefficacy. These questionnaires have been subjected to statistical analysis and testing in numerous studies, which have confirmed their reliability and validity.

1. General self efficacy scale (GSE) (Schwarzer, R., & Jerusalem, M. (1995)

The General Self-Efficacy Scale (GSE) (Schwarzer & Jerusalem, 1995) is a self-report measure designed to assess an individual's belief in their ability to cope with a variety of challenging demands and to deal with various stressful situations. The GSE scale consists of 10 items, each scored on a 4-point Likert scale ranging from 1 (not at all true) to 4 (exactly true). An example item includes, "I can always manage to solve difficult problems if I try hard enough." The scale is unidimensional, meaning it assesses a single construct—general self-efficacy—rather than multiple distinct factors. The total GSE score is calculated by summing the responses to all 10 items, with higher scores indicating stronger self-efficacy beliefs. This scale has been widely used and validated across different cultures and populations, demonstrating strong internal consistency and reliability (Scholz et al., 2002). Research has shown that a higher GSE score is associated with better stress management, higher motivation, and greater success in achieving goals (Schwarzer & Jerusalem, 1995)

### Reliability

The General Self-Efficacy Scale (GSE) is a reliable and widely validated tool for assessing self-efficacy. It has demonstrated strong internal consistency, with Cronbach's alpha typically ranging between .76 and .90 across various studies and cultural contexts.

#### Validity

The GSE shows good construct validity, as it correlates well with other measures of self-efficacy and related psychological constructs such as optimism, self-esteem, and motivation. It has also demonstrated adequate criterion validity, with significant correlations observed between GSE scores and outcomes like coping strategies, academic performance, and mental health indicators (Schwarzer & Jerusalem, 1995).

### Scoring

Each item on the GSE is scored on a 4-point Likert scale, with responses ranging from 1 (not at all true) to 4 (exactly true). The total GSE score is obtained by summing the responses to all 10 items, resulting in a score range from 10 to 40. Higher scores indicate greater general self-efficacy. There is no specific cutoff for high or low self-efficacy, as the scale is typically used to assess individual differences rather than categorize respondents into groups

2. Job satisfaction scale ( Hachman & Oldham, 1975 )

The Job Satisfaction Scale developed by Hackman and Oldham is a comprehensive and widely recognized instrument designed to gauge an individual's overall satisfaction with various aspects of their job. As part of the Job Diagnostic Survey (JDS), this scale plays a crucial role in assessing how different elements of job design influence employee motivation, satisfaction, and productivity. The scale's purpose is to help organizations understand the factors that contribute to job satisfaction, thereby enabling them to design jobs that enhance employee well-being and performance.

The scale includes a series of items that evaluate multiple dimensions of job satisfaction. These dimensions cover a broad range of job-related factors, such as:

Satisfaction with the work itself, which refers to the extent to which employees find their job tasks engaging, challenging, and meaningful. This dimension assesses whether the work provides a sense of purpose, autonomy, and accomplishment, and whether employees feel motivated to excel in their roles. Pay satisfaction, which evaluates whether employees feel fairly compensated for their work relative to their efforts, contributions, and industry standards. This dimension considers factors such as salary, bonuses, benefits, and other financial rewards, and whether employees perceive their compensation as equitable and reflective of their value to the organization. Promotion opportunities, which assess the availability and fairness of career advancement opportunities within the organization. This dimension examines whether employees believe they have a clear path for growth and development, whether promotions are based on merit, and whether the organization provides opportunities for skill development and advancement.

Supervision quality, which measures the relationship between employees and their supervisors. This dimension considers factors such as the level of support, guidance, feedback, autonomy, and trust provided by supervisors, and whether employees feel empowered to make decisions and take ownership of their work. Relationships with coworkers, which evaluate the interpersonal dynamics within the workplace. This dimension assesses the quality of interactions, collaboration, camaraderie, and support among colleagues, and whether employees feel a sense of belonging and connection with their team members. By examining these dimensions, organizations can gain a deeper understanding of the factors that influence job satisfaction and take targeted steps to improve employee engagement, motivation, and overall well-being

Respondents rate each item on a Likert scale, typically ranging from 1 (strongly disagree) to 7 (strongly agree), which allows for a detailed and nuanced assessment of job satisfaction. The flexibility of the scale enables it to capture subtle differences in employee attitudes across different dimensions of job satisfaction, providing valuable insights into the specific areas where improvements might be needed.

The Job Satisfaction Scale is not only useful for assessing overall job satisfaction but also for identifying specific areas within the job that may contribute to higher or lower satisfaction levels. By analyzing the results, organizations can gain a deeper understanding of the factors that impact employee satisfaction and take targeted actions to enhance the work environment. This, in turn, can lead to increased employee engagement, reduced turnover, and improved organizational performance.

The scale's widespread use and strong psychometric properties make it a reliable and valuable tool for both researchers and practitioners in the field of organizational psychology and

human resource management. Its ability to provide a detailed picture of job satisfaction makes it an essential component of any effort to improve employee well-being and organizational effectiveness

### Reliability

The Job Satisfaction Scale has demonstrated high reliability, with Cronbach's alpha values usually reported around .80 or higher. This indicates a strong internal consistency, meaning that the items on the scale consistently measure the underlying construct of job satisfaction.

#### Validity

The scale has shown good construct validity, correlating well with other established measures of job satisfaction and related constructs, such as organizational commitment and employee engagement. It also exhibits predictive validity, as higher scores on the Job Satisfaction Scale are often associated with positive work outcomes, including increased productivity, lower turnover rates, and higher overall job performance.

## **Scoring**

Each item on the Job Satisfaction Scale is scored on a Likert scale, with responses typically ranging from 1 (strongly disagree) to 7 (strongly agree). The total score is calculated by summing the ratings for all items, with higher scores indicating greater overall job satisfaction. The scale can also be used to assess specific aspects of job satisfaction by analyzing individual dimensions separately, providing a detailed understanding of the factors contributing to an employee's overall job satisfaction

### **CHAPTER IV**

### **RESULT AND DISCUSSION**

In the present study investigated the impact of self-efficacy on job satisfaction among rurally self-employed women participating in the MGNREGA program. A sample of 110 women was selected, and the key variables, self-efficacy and job satisfaction, were measured using the General Self-Efficacy Scale (Schwarzer, R., & Jerusalem, M. (1995)) and the Job Satisfaction scale (Hachman & Oldham,1975), respectively. Descriptive statistical techniques were applied to analyse the data. The normality of the data distribution was assessed through skewness and kurtosis values. Given that the data were not normally distributed, suitable non parametric tests were conducted using appropriate software, ensuring the precision and reliability of the results.

The findings of the study are presented in tables and discussed in relation to the research objectives and hypotheses.

Table 4.1: Sociodemographic characteristics of the sample

variables	category	N ( perxentage)
panchayath	Anaad	18.2
	Aruvikkara	81.8

wards	2	20.9
	3	30.9
	4	14.5
	5	15.5
	16	0.9
	17	17.3

The table provides a detailed look at the sociodemographic makeup of the sample, focusing on the distribution of participants across two panchayaths and various wards. A significant majority of the participants, 81.8%, are from the Aruvikkara panchayath, while only 18.2% come from the Anaad panchayath. Through examine the distribution of participants across different wards, Ward 3 emerges as the most represented, with 30.9% of the participants coming from this ward. This indicates that Ward 3 has a strong presence in the study. Ward 2 follows, contributing 20.9% of the participants, making it the second most significant group. Ward 17 also has a notable share, with 17.3% of the participants. Wards 5 and 4 have similar levels of representation, with 15.5% and 14.5% of participants, respectively.

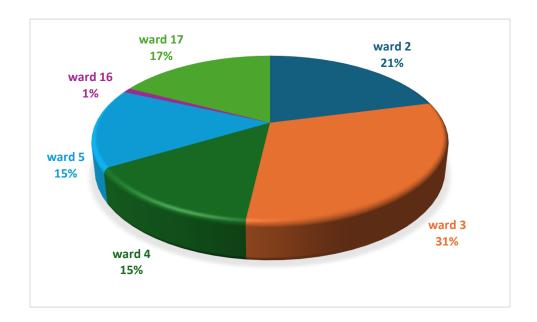
In terms of ward distribution, Ward 3, with 30.9% of the participants, along with Ward 2 (20.9%) and Ward 5 (15.5%), are particularly well-represented. This concentration of participants in these wards allows the study to delve deeply into the specific dynamics, challenges, and positive

aspects of life in these areas. The high representation from these wards ensures that the study can generate meaningful insights that may lead to targeted interventions or programs designed to improve community well-being in these specific areas

However, Ward 16 stands out for its very low representation, making up only 0.9% of the sample. This stark difference in participation levels across the wards highlights that while some areas are well-represented in the study, others, like Ward 16, are almost absent. The data reveals a significant skew in representation, with most participants hailing from the Aruvikkara panchayath, particularly from Ward 3.

Overall, the sociodemographic distribution in the sample ensures that the study is grounded in diverse group of participants, particularly from the most populated areas, making the findings highly relevant for local policymakers and community leaders. The positive takeaway is that the study is well-positioned to provide valuable insights that could lead to impactful changes in the community, especially in areas where the majority of participants reside

Figure 4.1: Distribution of Participants Across Wards



The figure 4.1 represents the distribution of participants across six different wards in the study. The largest segment of the pie is attributed to Ward 3, which accounts for 31% of the total participants, indicating that this ward has the highest representation in the sample. Ward 2 follows, making up 21% of the participants, reflecting the second largest group. Ward 17 represents 17.3% of the sample, showing a significant share as well. Wards 5 and 4 are next, with 15.5% and 15% of participants, respectively, suggesting moderate representation. Finally, Ward 16 is represented by the smallest segment in the pie chart, comprising just 1 % of the participants, indicating minimal representation from this ward. The chart visually emphasizes the differences in participation levels across these wards, with Ward 3 being the most prominent and Ward 16 the least.

Table 4.2: Description of psychological measures in the study

scale	mean	Standard	skewness	Range (
		deviation		minimum
				score –
				maximum
				score )
				48.00
Job	49.6273	49.6273	-0.442	
satisfaction				
Self efficacy	27.5364	6.98186		26.00

The table 4.2 provided the descriptive statistics of the psychological measures used in the study, specifically focusing on job satisfaction and self-efficacy. Through observing the table it is clear that the mean job satisfaction score is 49.6273. The mean provides the average score across the sample, indicating that the average level of job satisfaction among the women surveyed is around 49.63 out of a possible range. This suggests that, on average, the women have a moderate to high level of job satisfaction.

The standard deviation is reported as 49.6273. However, this value seems identical to the mean, which is unusual and possibly a typographical error. If we assume this is incorrect, the actual standard deviation would tell us how much individual satisfaction scores deviate from the average. A high standard deviation would suggest a wide range of satisfaction levels among the women, while a low standard deviation would indicate that most women have similar satisfaction levels.

The skewness value is -0.442. Skewness measures the asymmetry of the distribution of scores. A negative skewness indicates that the distribution of job satisfaction scores is slightly skewed to the left, meaning that there are more scores above the mean than below it. In other words, a significant portion of the women might be more satisfied than the average score suggests. This could be important in understanding how job satisfaction is experienced across different individuals in the sample.

The range is 48.00, which is the difference between the highest and lowest scores observed. This indicates that there is a broad range in job satisfaction levels, suggesting that while some

women are highly satisfied, others may be significantly less satisfied. This variability is important for understanding the diversity of experiences among the women surveyed.

Come to the portion of general self efficacy, the mean self-efficacy score is 27.5364. This indicates the average level of self-efficacy among the women, suggesting a moderate to high belief in their ability to succeed in their jobs. This belief in self-efficacy is crucial as it often influences motivation, effort, and perseverance in the face of challenges.

The standard deviation for general self-efficacy is 6.98186. This value indicates that there is some variability in self-efficacy scores, with scores spread out around the mean by approximately 6.98 points. This suggests that while many women have similar levels of self-efficacy, there is still a reasonable amount of variation, with some women feeling more or less efficacious than others.

The range is 26.00, indicating a significant spread in self-efficacy scores. This suggests that while some women have very high self-efficacy, others might have much lower levels. Understanding this range can be key to identifying which groups may need additional support to improve their self-efficacy.

The data provided offers insight into the job satisfaction and self-efficacy levels among rurally self-employed women. The moderate to high average scores for both job satisfaction and self-efficacy suggest that these women generally feel positive about their work and confident in their abilities. However, the presence of variability, as indicated by the standard deviations and ranges, highlights that not all women share these positive feelings equally. The slight negative skew in job satisfaction suggests a tendency for more women to be more satisfied than not, but the

substantial range in both variables points to diverse experiences that might be influenced by factors such as the nature of work, support systems, and individual challenges.

In terms of implications, these findings suggest the need for targeted interventions to support those women who may be less satisfied or have lower self-efficacy. The data could inform programs aimed at improving job satisfaction through better work conditions, recognition, and support. Similarly, efforts to enhance self-efficacy could include training, mentoring, and resource provision to build confidence and skills.

The relationship between job satisfaction and self-efficacy is well-documented in the literature, with higher self-efficacy often linked to greater job satisfaction (Judge & Bono, 2001). This study's findings seem consistent with this body of research, implying that initiatives to boost self-efficacy might also enhance job satisfaction among these wom

Table 4.3: Test of normality of the sample

	Shapiro-Wilk	
	stastic	P value
Job satisfaction	0.962	0.003
General-self	0.952	0.001
efficacy		

The Shapiro-Wilk test is used to assess whether a given data set follows a normal distribution, a key assumption for many statistical analyses. In the provided Table 4.3, the test is applied to two variables: job satisfaction and general self-efficacy. For each of these variables, the table shows the Shapiro-Wilk statistic and the corresponding p-value, which help in determining whether the data normality.

Starting with job satisfaction, the Shapiro-Wilk statistic is 0.962, which is fairly close to 1. A statistic closer to 1 generally indicates that the data is more likely to be normally distributed. However, the p-value associated with this statistic is 0.003. In statistical hypothesis testing, the p-value helps determine whether the observed data significantly deviates from what would be expected under the null hypothesis, which in this case is the assumption that the data is normally distributed. A p-value below 0.05 is commonly interpreted as evidence to reject the null hypothesis. Since the p-value for job satisfaction is 0.003, which is significantly below 0.05, we reject the null hypothesis. This means that although the Shapiro-Wilk statistic suggests that the data is fairly close to normal, the deviation from normality is statistically significant. Thus, we conclude that the data for job satisfaction does not follow a normal distribution.

Turning to general self-efficacy, the Shapiro-Wilk statistic is 0.952, which again is relatively close to 1. This suggests that, like job satisfaction, the data for general self-efficacy is not far from being normally distributed. However, the associated p-value for this variable is 0.001. As with job satisfaction, this p-value is well below the standard significance threshold of 0.05. This leads us to reject the null hypothesis of normality for general self-efficacy as well. Therefore, even though the Shapiro-Wilk statistic is close to 1, the significant p-value indicates that the data for general self-efficacy does not conform to a normal distribution.

The rejection of the null hypothesis for both job satisfaction and general self-efficacy implies that neither data set can be considered normally distributed. This is an important finding for any further statistical analysis. When dealing with data that does not follow a normal distribution, it is often necessary to use non-parametric tests instead. Non-parametric tests, such as the Mann-Whitney U test or Spearman's rank correlation, do not assume normality and are better suited for analyzing data that deviates from a normal distribution.

In summary, the Shapiro-Wilk test results for job satisfaction and general self-efficacy suggest that neither variable is normally distributed, despite having statistics that are relatively close to 1. The significant p-values (0.003 for job satisfaction and 0.001 for general self-efficacy) indicate that the deviations from normality are statistically significant. As a result, further analyses involving these variables should consider the use of non-parametric tests to ensure accurate and meaningful results. This underscores the importance of assessing normality before proceeding with statistical analyses, as violations of normality can affect the validity of the findings and conclusions drawn from the data

Table 4.4: Correlation between job satisfaction, self efficacy, & age

Variable	Job satisfaction	Self efficacy	Age	
Job satisfaction	()			
Self efficacy	0.258**	()		
Age	-0.151	-0.096	()	

Table 4.4 presents the results of Spearman correlation coefficients assessing the relationships between job satisfaction, self-efficacy, and age. Spearman correlation is particularly useful for examining monotonic relationships, especially when the data do not necessarily follow a normal distribution or when dealing with ordinal data.

The first finding is the positive and significant correlation between job satisfaction and self-efficacy, with a correlation coefficient (r) of 0.258 and a significance level of p < 0.01. This indicates that there is a moderate positive relationship between the two variables, meaning that individuals who exhibit higher levels of self-efficacy tend to report higher levels of job satisfaction. The significance of this relationship highlights the importance of self-efficacy in shaping an individual's experience in the workplace.

Self-efficacy refers to a person's belief in their capacity to execute tasks and manage challenges effectively. This concept, as proposed by Bandura (1997), plays a critical role in influencing motivation, behavior, and emotional well-being in a variety of contexts, including the workplace. The positive relationship between self-efficacy and job satisfaction can be understood within this framework. Employees who believe in their own abilities are more likely to feel confident in their work, take initiative, and set higher goals, leading to increased satisfaction with their jobs. This finding is consistent with prior research, which has demonstrated that individuals with higher self-efficacy are more likely to experience job satisfaction. For example, Judge and Bono (2001) found that self-efficacy is one of the core self-evaluation traits that strongly predict both job satisfaction and job performance. In the context of rural employment programs such as MGNREGA, which is the focus of this study, interventions designed to enhance self-efficacy, such as skill development and empowerment programs, could be instrumental in improving job satisfaction among women.

Such programs may include training sessions that build confidence in specific work-related skills, as well as efforts to increase decision-making power and autonomy in the workplace.

The correlation between job satisfaction and age, with a coefficient of -0.151, suggests a slight negative relationship, indicating that job satisfaction tends to decrease as age increases. However, this relationship is not statistically significant, as the p-value exceeds the 0.05 threshold. While this finding does not imply a strong or meaningful connection between age and job satisfaction in this sample, it is worth considering that age-related changes in job satisfaction have been observed in other studies. For example, some research has suggested that job satisfaction may decline with age due to shifts in expectations, changes in work-related responsibilities, or feelings of stagnation in one's career. Ng and Feldman (2010) conducted a meta-analysis and found that age is moderately related to job satisfaction, with older workers sometimes experiencing lower levels of satisfaction. However, this relationship is not always straightforward, as job satisfaction can be influenced by a variety of factors beyond age, such as work environment, personal goals, and health. In this study, the non-significant finding may indicate that age is not a primary factor influencing job satisfaction among the sample population, which consists of rurally employed women in the MGNREGA program.

Similarly, the relationship between self-efficacy and age is also weak and non-significant, with a correlation coefficient of -0.096. This suggests that, in this sample, self-efficacy does not vary substantially with age. The lack of a significant relationship between these two variables is interesting, as one might expect self-efficacy to change over time with accumulated experience and life events. However, research shows that self-efficacy is more closely tied to an individual's specific experiences, training, and accomplishments rather than simply their age. Bandura (1997)

emphasized that self-efficacy beliefs are shaped through mastery experiences, vicarious learning, social persuasion, and emotional states. In contexts where older workers do not have opportunities for growth, learning, or gaining mastery, self-efficacy may not necessarily increase with age. This could be a possible explanation for the non-significant relationship observed here.

The overall findings from the correlation analysis underscore the importance of self-efficacy as a key factor related to job satisfaction. While age does not appear to be significantly linked to either job satisfaction or self-efficacy in this sample, the positive correlation between self-efficacy and job satisfaction highlights a potential area for intervention, particularly in employment programs like MGNREGA. Empowering women by enhancing their self-efficacy through training and support may lead to increased satisfaction with their jobs, which can, in turn, improve their overall well-being and productivity. This is especially important in rural contexts, where job satisfaction can play a critical role in economic stability and community development.

In conclusion, the positive and significant relationship between self-efficacy and job satisfaction in this study reinforces the idea that individuals' beliefs in their abilities are crucial to their work experience. While age does not show a significant effect on either job satisfaction or self-efficacy, the results suggest that focusing on improving self-efficacy could yield positive outcomes for job satisfaction, particularly for women involved in rural employment schemes like MGNREGA. Future research could further explore the specific mechanisms by which self-efficacy influences job satisfaction and how age-related factors might interact with these variables in different employment settings

#### **CHAPTER V**

#### SUMMARY AND CONCLUSION

The aim of the current study was to examine "Understanding self-efficacy on job satisfaction among rurally self-employed women (among MGNREGA)". The sample size of the present study was 110 of adult females within the group of MGNREGA, selected using the convenience sampling technique. To measure the variables of interest, existing standardized measures are used such General self-efficacy scale (GSE) (Schwarzer, R., & Jerusalem, M. (1995) & Job satisfaction scale (Hachman & Oldham ,1975). Informed consent and personal data sheets are gathered from the selected participants. Following the data analysis, a test of normality was performed. Since the data did not follow a normal distribution, non-parametric tests, including Spearman's correlation is used. The results of these analyses are thoroughly discussed in relation to the study's objectives and hypotheses.

Additionally, study's findings underscore a number of outcomes. The moderate positive correlation between self-efficacy and job satisfaction highlights that enhancing self-efficacy could improve job satisfaction. The variability in job satisfaction and self-efficacy scores points to the need for targeted interventions that address individual differences and support those with lower self-efficacy or job satisfaction.

The significant deviations from normality in the data suggest that non-parametric methods are appropriate for further analysis, which Spearmen's correlation. The weak correlations between age and the psychological measures indicate that age is not a major influencing factor in this

context. Overall, the study provides valuable insights into the factors affecting job satisfaction and self-efficacy, offering a foundation for developing strategies to enhance work experiences for women in the MGNREGA program

### MAJOR FINDINGS & CONCLUSION OF THE STUDY

- There is a significant skew in the sociodemographic distribution of the sample, with a
  majority of participants from the Aruvikkara panchayath and Ward 3 having the highest
  representation. Ward 16 shows minimal representation, indicating a skewed distribution
  across the wards.
- There is a moderate positive correlation between job satisfaction and self-efficacy (r=0.258, p<0.01). This suggests that higher levels of self-efficacy are associated with higher job satisfaction.
- Job satisfaction and self-efficacy data are significantly non-normally distributed (Shapiro-Wilk tests, p<0.05). This deviation from normality indicates that non-parametric tests are more appropriate for further analysis.</li>
- Age does not show a significant correlation with job satisfaction or self-efficacy, indicating that age does not strongly influence these variables in this sample.
- The moderate positive correlation between self-efficacy and job satisfaction suggests that enhancing self-efficacy could improve job satisfaction. Targeted interventions to boost self-efficacy may be beneficial for increasing job satisfaction among the participants.

 The significant deviation from normality in the data necessitates the use of non-parametric statistical methods for robust analysis. Understanding this non-normality is crucial for accurate interpretation of the results

#### IMPLICATION OF STUDY

In Kerala, where the MGNREGA program plays a crucial role in providing employment opportunities to rural women, enhancing self-efficacy can significantly improve job satisfaction. Kerala's high literacy rates and emphasis on education provide a solid foundation for implementing self-efficacy programs. Initiatives such as local training centers, skill development workshops, and community mentoring can be tailored to address the specific needs of women in different rural areas. Strengthening self-efficacy through these means can lead to greater job satisfaction and, consequently, more effective and committed participation in the MGNREGA programm. The study highlights significant variability in job satisfaction and self-efficacy among participants from different wards and panchayaths.

Also the regional variability should be addressed by customizing interventions to reflect the local conditions and challenges faced by women in different areas. For example, areas with lower job satisfaction might benefit from additional support structures or incentives to improve working conditions. Tailored programs that consider regional economic conditions and infrastructural differences can lead to more equitable and effective outcomes. In Kerala, where traditional and cultural expectations often influence women's roles, interventions should focus on creating supportive work environments that address these specific factors. By enhancing job satisfaction through improved working conditions and support systems, policymakers can better meet the

diverse needs of women across different age group. The stability of self-efficacy across age groups in the study indicates that self-efficacy enhancement programs can be universally applied. Implementing uniform strategies to build confidence and skills can ensure that women of different ages benefit equally, fostering a more supportive and productive working environment.

In conclusion the study's implications emphasize the need for targeted interventions that enhance self-efficacy and job satisfaction among rurally self-employed women. Tailoring programs to address regional differences and focusing on universal strategies for boosting self-efficacy can lead to more effective and equitable outcomes in the MGNREGA program.

#### LIMITATION OF THE STUDY

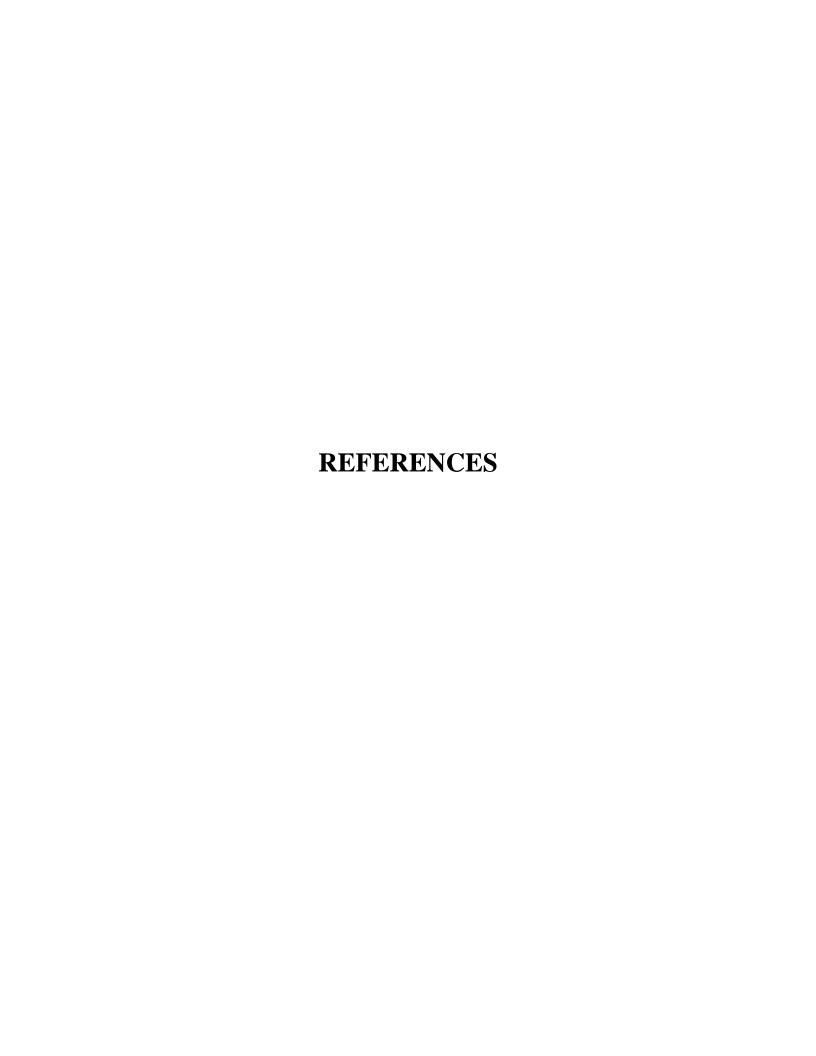
- The significant deviation from normality in the data for job satisfaction and self-efficacy could affect the validity of parametric statistical tests, making the results less generalizable.
- The sample of 110 women, while providing valuable insights, may not fully represent the broader population of MGNREGA participants, limiting the generalizability of the findings.
- The cross-sectional nature of the study provides a snapshot in time but does not capture changes over time or causality between self-efficacy and job satisfaction.
- The study may not fully account for the complex socio-cultural factors that influence job satisfaction and self-efficacy, which are crucial in understanding the Kerala context.
- The high concentration of participants from specific wards and panchayaths may skew the findings, as experiences in less-represented areas might differ significantly.
- The absence of qualitative data means that the study may overlook deeper, nuanced experiences and contextual factors influencing job satisfaction and self-efficacy.

• Issues such as the possible error in the standard deviation of job satisfaction scores could impact the reliability and interpretation of the results

#### SUGGESTION FOR FEATURE RESEARCH

- Performing a comprehensive research which includes wage, safety & security, & medical assistance would be effective.
- By doing an action in this area will help to more insight about the problems faced in this
  population.
- Implementing a longitudinal approach could track changes in self-efficacy and job satisfaction over time, providing insights into how these variables evolve and the long-term effects of interventions.
- Incorporating qualitative methods like interviews or focus groups would offer deeper insights into personal experiences and the socio-cultural factors influencing job satisfaction and self-efficacy.
- Conducting comparative studies with women in different states or regions could identify
  effective strategies and best practices that could be adapted for Kerala or similar contexts.
- Examining the influence of specific socio-cultural factors, such as family dynamics and community support, on job satisfaction and self-efficacy would reveal their impact in the Kerala context.
- Evaluating the effectiveness of various intervention programs, including training and mentoring, could determine which strategies are most effective in enhancing self-efficacy and job satisfaction among MGNREGA participants.

- Exploring how job satisfaction and self-efficacy align with broader economic and social development goals in Kerala could help design policies that improve both individual wellbeing and regional development.
- Expanding the study to include a more diverse sample with varying socio-economic backgrounds and education levels could provide a comprehensive understanding of the factors affecting self-efficacy and job satisfaction.
- Using advanced statistical techniques or data transformation methods to handle nonnormally distributed data could improve the robustness of the findings and offer more nuanced insights



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# **APPENDICES**

# INFORMED CONSENT LETTER

You are invited to participate in a research study conducted by Ms. Adira N. from Loyola College
of Social Sciences on "Understanding Self-Efficacy on Job Satisfaction among Rurally Self-
Employed Women (MGNREGA)" under the guidance of Dr. Ammu Lukos. All information
collected will be kept confidential.

Signature of the participant

Date

സമ്മതപത്രം

"ഗ്രാമീണ സ്വയംതൊഴിൽ ചെയ്യുന്ന സ്ത്രീകൾക്കിടയിലെ തൊഴിൽ സംതൃപ്തിയിൽ സ്വയം കാര്യക്ഷമതയുടെ സ്വാധീനം (MGNREGA)" എന്ന വിഷയത്തിൽ ലയോള കോളേജ് ഓഫ് സോഷ്യൽ സയൻസസിൽ നിന്ന് ശ്രീമതി ആദിര എൻ നടത്തിയ ഗവേഷണ പഠനത്തിൽ പങ്കെടുക്കാൻ നിങ്ങളെ ക്ഷണിക്കുന്നു. ശേഖരിക്കുന്ന എല്ലാ വിവരങ്ങളും രഹസ്യമായി സൂക്ഷിക്കും.

പങ്കെടുക്കുന്നയാളുടെ ഒപ്പ്

തീയതി:

# SOCIO DEMOGRAPHIC DETAILS

NAME:		
AGE:		
MALE/FEMALE:		
WARD/ PANCHAYATH:		
DISTRICT:		

# JOB SATISFACTION

The following statements relate to the job satisfaction in service sector. Kindly tick mark ( $\sqrt{}$ ) the appropriate choice on the scale against each of the statements, where SA denotes Strongly Agree, AG-Agree, N- Neutral, DA- Disagree and SD denotes Strongly Disagree.

	STATEMENTS	SA	AG	NL	DA	SD
1.	The amount of job security I have is sufficient.	5	4	3	2	1
2.	The amount of pay and fringe benefits I have received are sufficient.	5	4	3	2	1
3.	The amount of personal growth and development I get in doing my job is sufficient.	5	4	3	2	1
4.	I am the satisfied with people I talk to and work with on my job.	5	4	3	2	1
5.	I receive from by boss a fair degree of respect and treatment.		4	3	2	1
6.	I get a feeling of worthwhile accomplishment from doing my job.	5	4	3	2	1
7.	I get chance to know other people while on the job.	5	4	3	2	1
8.	I have sufficient amount of support and guidance from my supervisor.	5	4	3	2	1
9.	I am fairly paid for what I contribute to the organization.	5	4	3	2	1
10.	I can exercise independent thought and action from my job.	5	4	3	2	1
11.	I feel secure in the coming future in this organization.	5	4	3	2	1
12.	I get chance to help other people while at work.	5	4	3	2	1
13.	My job is challenging.	5	4	3	2	1
14.	I receive a good overall quality of supervision in my work.	5	4	3	2	1

# JOB SATISFACTION (MALAYALAM)

ചി ല ചോ ദ്യ ങ്ങൾ ചുവടെ നൽകിയിരിക്കു ന്നു . ഓരോ ചോ ദ്യ ത്തി നും നി ങ്ങളുടെ വി കാ രങ്ങളെ ഏറ്റവും നന്നാ യി പ്രതി നി ധീ കരി ക്കുന്ന രീ തി യി ലുള്ള ഓപ് ഷൻ തി രഞ്ഞെ ടുക്കുക.

	പ്രസ്താവനകൾ	ദൃഢമായി അംഗീകരി ക്കുന്നു	അംഗീകരി ക്കുന്നു	നിക്ഷ്പക്ഷ മായി	വിയോജി ക്കുന്നു	ശക്തമായി വിയോജി ക്കുന്നു
1	എനിക്കുള്ള തൊഴിൽ സുരക്ഷ മതി.	5	4	3	2	1
2	എനിക്ക് ലഭിച്ച വേതനവും ആനുകൂല്യങ്ങളും മതിയാകും.	5	4	3	2	1
3	എൻ്റെ ജോലി ചെയ്യുമ്പോൾ എനിക്ക് ലഭിക്കുന്ന വ്യക്തിഗത വളർച്ചയും വികാസവും മതിയാകും.	5	4	3	2	1
4	എൻ്റെ ജോലിയിൽ ഞാൻ സംസാരിക്കുകയും ജോലി ചെയ്യുകയും ചെയ്യുന്ന ആളുകളിൽ ഞാൻ സംത്യപ്തനാണ്.	5	4	3	2	1
5	എനിക്ക് ഉദ്യോഗസ്തരിൽ നിന്ന് മാന്യമായ ബഹുമാനവും ചികിത്സയും ലഭിക്കുന്നു	5	4	3	2	1
6	എൻ്റെ ജോലി ചെയ്യുന്നതിൽ നിന്ന് മൂല്യ വത്തായ നേട്ടം എനിക്ക് ലഭിക്കുന്നു.	5	4	3	2	1
7	ജോലിയിൽ ആയിരിക്കുമ്പോൾ എനിക്ക് മറ്റുള്ളവരെ അറിയാൻ അവസരം ലഭിക്കും	5	4	3	2	1
8	എനിക്ക് എൻ്റെ സൂപ്പർവൈസറിൽ നിന്ന് മതിയായ പിന്തുണയും മാർഗ്ഗനിർദ്ദേശവുമു ണ്ട്.	5	4	3	2	1

	5	4	3	2	1	
എനിക്ക് നറായമായ						
പ്രതിഫലം						
ലഭിക്കുന്നു.						
എനിക്ക് എൻ്റെ ജോലിയിൽ നിന്ന്	5	4	3	2	1	
സ്വതന്ത്രമായ						
ചിന്തയും						
പ്രവർത്തനവും						
നടത്താനാകും.						
ഈ സ്ഥാപനത്തിൽ	5	4	3	2	1	
	***					
പുനിക്ക						
ഭോലിസ്വലത്ത്	-					-
	5	4	3	2	1	
സഹായിക്കാൻ						
ലഭിക്കും.						
0 -3 0 0						
	5	4	3	2	1	
വെല്ലുവിളി				7,751		
						-
	5	4	3	2	1	
മൊത്തത്തിലുള്ള						
റെ നല്ല നിലവാരം						
	ലഭിക്കുന്നു. എനിക്ക് എൻ്റെ ജോലിയിൽ നിന്ന് സ്വതന്ത്രമായ ചിന്തയും പ്രവർത്തനവും നടത്താനാകും. ഈ സ്ഥാപനത്തിൽ വരും ഭാവിയിൽ എനിക്ക് സുരക്ഷിതത്വം ജോലിസ്ഥലത്ത് മറ്റുള്ളവരെ സഹായിക്കാൻ എനിക്ക് അവസരം ലഭിക്കും.	ചെയ്യുന്നതിന് എനിക്ക് ന്യായമായ പ്രതിഫലം ലഭിക്കുന്നു. എനിക്ക് എൻ്റെ ജോലിയിൽ നിന്ന് സ്വതന്ത്രമായ ചിന്തയും പ്രവർത്തനവും നടത്താനാകും. ഈ സ്ഥാപനത്തിൽ വരും ഭാവിയിൽ എനിക്ക് സുരക്ഷിതത്വം മോന്നുന്നു. ജോലിസ്ഥലത്ത് മറ്റുള്ളവരെ സഹായിക്കാൻ എനിക്ക് അവസരം ലഭിക്കും.  എൻ്റെ ജോലി വെല്ലുവിളി നിറഞ്ഞതാണ്. എൻ്റെ ജോലിയിൽ എനിക്ക് മോലിയിൽ എൻിക്ക് മാത്യുന്നു.	ചെയ്യുന്നതിന് എനിക്ക് ന്യായമായ പ്രതിഫലം ലഭിക്കുന്നു. എനിക്ക് എൻ്റെ 5 4 ഡ്വെൻത്തനവും നടത്താനാകും. ഈ സ്ഥാപനത്തിൽ 5 4 വരും ഭാവിയിൽ എനിക്ക് സുരക്ഷിതത്വം മോലിസ്ഥലത്ത് മറ്റുള്ളവരെ സഹായിക്കാൻ എനിക്ക് അവസരം ലഭിക്കും.  എൻ്റെ ജോലി 5 4 വല്ലുവിളി നിറഞ്ഞതാണ്. എൻ്റെ \$ 5 4	ചെയ്യുന്നതിന് എനിക്ക് ന്യായമായ പ്രതിഫലം ലഭിക്കുന്നു. എനിക്ക് എൻ്റെ 5 4 3 ലോലിയിൽ നിന്ന് സ്വതന്ത്രമായ ചിന്തയും പ്രവർത്തനവും നടത്താനാകും. ഈ സ്ഥാപനത്തിൽ 5 4 3 വരും ഭാവിയിൽ എനിക്ക് സുരക്ഷിതത്വം തോന്നുന്നു. ജോലിസ്ഥലത്ത് 5 4 3 മറ്റുള്ളവരെ സഹായിക്കാൻ എനിക്ക് അവസരം ലഭിക്കും.  എൻ്റെ ജോലി 5 4 3 വല്ലുവിളി നിറഞ്ഞതാണ്. എൻ്റെ 5 4 3	ചെയ്യുന്നതിന് എനിക്ക് ന്യായമായ പ്രതിഫലം ലഭിക്കുന്നു. എനിക്ക് എൻ്റെ ജോലിയിൽ നിന്ന് സ്വതന്ത്രമായ ചിന്തയും പ്രവർത്തനവും നടത്താനാകും. ഈ സ്ഥാപനത്തിൽ വരും ഭാവിയിൽ എനിക്ക് സുരക്ഷിതത്വം ജോലിസ്ഥലത്ത് മറ്റുള്ളവരെ സഹായിക്കാൻ എനിക്ക് അവസരം ലഭിക്കും.	ചെയ്യുന്നതിന് എനിക്ക് ന്യായമായ പ്രതിഫലം ലഭിക്കുന്നു. എനിക്ക് എൻ്റെ 5 4 3 2 1 ജാലിയിൽ നിന്ന് ഡ്വത്രത്തനവും നടത്താനാകും. ഈ സ്ഥാപനത്തിൽ വരും ഭാവിയിൽ എനിക്ക് സുരക്ഷിതത്വം ജോലിസ്ഥലത്ത് മറ്റുള്ളവരെ സഹായിക്കാൻ എനിക്ക് അവസരം ലഭിക്കും.

# General Self-Efficacy Scale (GSE)

	Not at all true	Hardly true	Moderately true	Exactly true
I can always manage to solve difficult problems if I try hard enough				
2. If someone opposes me, I can find the means and ways to get what I want.				
3. It is easy for me to stick to my aims and accomplish my goals.				
4. I am confident that I could deal efficiently with unexpected events.				
5. Thanks to my resourcefulness, I know how to handle unforeseen situations.				
6. I can solve most problems if I invest the necessary effort.				
7. I can remain calm when facing difficulties because I can rely on my coping abilities.				
8. When I am confronted with a problem, I can usually find several solutions.				
9. If I am in trouble, I can usually think of a solution				
10. I can usually handle whatever comes my way.				

# GENERAL SELF EFFICACY (MALYALAM)

ചില ചോദ്യങ്ങൾ ചുവടെ നൽകിയിരിക്കുന്നു. ഓരോ ചോദ്യത്തിനം നിങ്ങളുടെ വികാരങ്ങളെ ഏറ്റവും നന്നായി പ്രതിനിധീകരിക്കുന്ന രീതിയിലുള്ള ഓപ്ഷൻ തിരഞ്ഞടുകാക.

	ഒട്ടും സത്യമല്ല	കഷ്ഠിച്ച്	മിതമായി	വളരെ ശെരിയാണ്
l. ഞാൻ വേണ്ടത്ര ശ്രമിച്ചാൽ ബുദ്ധിമുട്ടള്ള പ്രശ്നങൾ പരിഹരിക്കാൻ എനിക്ക് എപ്പോഴം കഴിയും				
2. ആമെങ്കിലും എന്നെ എതിർത്താൽ, ഞാൻ ആഗ്രഹിക്കുന്നത് നേടാനുള്ള മാർഗങ്ങളും വഴികളം എനിക്ക് കണ്ടെത്താൻ കഴിയും.				
<ol> <li>എന്റെ ലക്ഷ്യങ്ങളിൽ ഉറച്ഛനിൽക്കാനും എന്റെ ലക്ഷ്യങ്ങൾ നിറവേറ്റാനം എനിക്ക് എളപ്പമാണ്.</li> </ol>				
<ol> <li>അപ്രതീക്ഷിത സംഭവങ്ങളെ കാര്യക്ഷമമായി നേരിടാൻ കഴിയുമെന്ന് എനിക്ക് ഉറപ്പുണ്ട്.</li> </ol>				
<ol> <li>എന്റെ വിഭവസമുദ്ധിക്ക് നന്ദി, അപ്രതീക്ഷിതമായ സാഹചര്യങ്ങൾ എങ്ങനെ കൈകാര്യം ചെയ്യണമെന്ന് എനിക്കറിയാം.</li> </ol>				
<ol> <li>ഞാൻ ആവശ്യമായ പരിശ്രമം നിഷേപിച്ചാൽ മിക്ക പ്രശ്നങ്ങളും എനിക്ക് പരിഹരിക്കാൻ കഴിയും.</li> </ol>				
7. ബൂദ്ധിമുട്ടകൾ നേരിടുമ്പോൾ എനിക്ക് ശാന്തത പാലിക്കാൻ കഴിയും, കാരണം എനിക്ക് നേരിടാനുള്ള കഴിവിൽ ആശ്രയിക്കാനാകം.				
8. ഞാൻ ഒരു പ്രശ്നമത്ത അഭിമുമ്പീകരിക്കുമ്പോൾ, എന്നിക്ക് സാധാരണയായി നിരവധി പരിഹാരങ്ങൾ കണ്ടെത്താൻ കഴിയും.				
9. ഞാൻ കപ്പേത്തിലാണെങ്കിൽ, എനിക്ക് സാധാരണയായി ഒരു പരിഹാരത്തെക്കറിച്ച് ചിന്തിക്കാനാകം				
10, എനിക്ക് സാധാണേഗതിയിൽ വരുന്നതെള്ളം കൈകാര്യം ചെയ്യാൻ കഴിയും.				