



SELF-EFFICACY, SELF-ESTEEM, LIFE SATISFACTION IN SLUM DWELLERS OF KOLKATA

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Abstract- Self-Efficacy is a person's particular set of beliefs that determine how well one can execute a plan of action in prospective situations (Bandura, 1977). Self-esteem is one's positive or negative attitude toward oneself and one's evaluation of one's own thoughts and feelings overall in relation to oneself (Rosenberg, 1965). Life satisfaction is defined as an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive (Buetell, 2006). Slum is defined by as one or a group of individuals living under the same roof in an urban area, lacking in one or more of the following five amenities- durable housing (a permanent structure providing protection from extreme climatic conditions), sufficient living area (no more than three people sharing a room), access to improved water (water that is sufficient, affordable, and can be obtained without extreme effort), access to improved sanitation facilities (a private toilet, or a public one shared with a reasonable number of people), secure tenure (UN- HABITAT, 2006/7). The current research adopts a correlational design to find relation between self- efficacy, self- esteem, and life satisfaction in slum dwellers. It adopts a between group design for comparing genders with respect to self- efficacy, self- esteem, and life satisfaction. A non-probability purposive sampling technique has been adopted for selection of sample where 52 people living in slums were obtained out of which 19 are males and 33 are females. The findings of the study show positive correlation between self- efficacy and life satisfaction among slum dwellers. This suggest that initiative should be taken by government for cultivating skills, talents of poor people as this would foster their level of self- efficacy, self- esteem and would bring satisfaction in their lives.

Keywords: self- efficacy, self- esteem, life satisfaction, cultivating, foster.

I. INTRODUCTION AND LITERATURE REVIEW

Every individual has potentials with respect to different domains of life like education, dance, music, art, sports irrespective of economic background, residence, caste, creed, religion. Proper utilization of these skills, talents is very essential. This in turn would boost their self- confidence levels.

Now coming to people with poor socio-economic background, it is imperative to mention that they too have resources just like middle and upper middle-class people. Just that they are not aware of available platforms where they can exhibit their talents and reach out to wider mass of people. Hence, opportunities should be given to them for showcasing their talents by proper usage of their resources. This in turn would broaden slum dwellers understanding of their abilities and they would evaluate themselves positively which would give them satisfaction in their lives.

Slum is defined by as one or a group of individuals living under the same roof in an urban area, lacking in one or more of the following five amenities-(UN- HABITAT, 2006/7) [1]

- 1) Durable housing (a permanent structure providing protection from extreme climatic conditions)
- 2) Sufficient living area (no more than three people sharing a room)
- 3) Access to improved water (water that is sufficient, affordable, and can be obtained without extreme effort)
- 4) Access to improved sanitation facilities (a private toilet, or a public one shared with a reasonable number of people)
- 5) Secure tenure

Following attributes have been proposed by Uganda in 2008 with respect to slum areas; [1]

- Slum areas consist people with little literacy level.
- It consists unemployed people or people with low income.
- Noise, crime, drug abuse are of high rates in slums.
- Prevalence of immortality like pornography, prostitution are there.
- HIV, alcohol abuse rate are also high.
- The lands are environmentally fragile.

Some common problems associated with slum dwellers of rural areas are dangerous childbirth, malnutrition, infectious diseases to name a few and those with urban slum dwellers are traffic accidents, violence, heart disease to name a few. [2]

In most of the cases, the urban slum dwellers cannot afford best health care services because of monetary factor. Also, their busy work life schedules stop them from consulting doctors. Another important factor is there is lack of willingness by the government or higher authorities with respect to utilizing the resources to meet every need of the slum dwellers and in many clinics, there are

unqualified and low-cost practitioners who are not eligible to deal with health issues of the slum dwellers. Efforts have been made for improving health conditions of slum dwellers by NIHR Global Health Research Unit at the University of Birmingham. [2] Coming to mental health of slum dwellers the first and foremost problem that they face is stress due to financial issues which in turn give rise to anxiety, depression, cognitive impairment, low self-esteem, isolation, helplessness, hopelessness among slum dwellers. Children are being malnourished because of unemployment among parents and they are unable to provide them basic life amenities which in turn is making them ill. Also, lack of education due to financial issues of parents is making them get involved into delinquency, frustration, deprivation, violence, social vulnerability, alcohol abuse, drug abuse. [3] According to the research conducted to determine satisfaction level in the slums of Calcutta by focusing on the fact how to make the best of a bad situation by Biswas-Diener, R., & Diener, E. in 2009, its results showed that a lower sense of life satisfaction is being experienced by slum dwellers of Calcutta than their affluent comparison groups but their satisfaction level is more than the genuine expectations of others. [4]

According to a community-based survey conducted by Sharma, S. et al. in 2019 which focused on determining the relationships between nutrition-related knowledge, attitude, and self-efficacy among adolescents across three rural areas and three urban slum districts, its results showed that knowledge, attitude, and self-efficacy scores are significantly related to each other among adolescents. Moreover, adolescents from non-backward and backward classes, and those who were vegetarians and non-vegetarians differed significantly with respect to knowledge and attitude scores. Also, rural, urban inhabitants and adolescents with different grades of education differed significantly with respect to knowledge, and self-efficacy scores. [5]

According to another research conducted by Biswas-Diener, R., & Diener, E. D. to determine the subjective well-being of the homeless, and lessons for happiness in 2006, its results showed positive mean rating with respect to life satisfaction among pavement dwellers of Calcutta and negative mean rating with respect to life satisfaction among both American samples residing in California as well as Portland. Moreover, positive satisfaction with respect to self-related domains and negative satisfaction with respect to material related domains have been found. Also, largest variation with respect to satisfaction with social domains among the groups has been found. [6]

According to another study conducted by Renzaho, A. et al. to examine the impact that livelihoods and income fortification and socio-civic transformation project had on the quality of life, wellbeing, self-esteem, and quality of neighbourhood social environment among the youth in slum areas of in Kampala, Uganda, in 2020, its results showed that self-esteem increased by 4.6 point, self-acceptance increased by 5.4 point, purpose in life increased by 5.3 point, personal growth increased by 5.7 point, autonomy increased by 10.7 point. On the contrary, environmental mastery and the quality of neighbourhood social environment did not get impacted and personal independence got negatively impacted. [7]

According to another research conducted by Ranjan, L. K., Gupta, P. R., & Gujar, N. M. to study self-esteem and well-being among tribal and non-tribal adolescent girls in 2021, its results showed that low self-esteem and wellbeing are predominant in tribal adolescent girls than non-tribal adolescent girls. In depressive dimension 33.9% of tribal adolescent girls and 13.3% of non-tribal adolescent girls have been found. [8]

Self-Efficacy is a person's particular set of beliefs that determine how well one can execute a plan of action in prospective situations (Bandura, 1977). [9]

Example, if a person believes that he or she would excel in his or her career but utilizing his or her abilities no matter what all hardships come in his or her way, give us a clear picture of self-efficacy. [9]

Albert Bandura, a Canadian-American psychologist and a professor at Stanford University was the first person to coin the term self-efficacy in 1977. [9]

Two most important elements of self-efficacy are determination and perseverance as they help a person achieve their goals by utilizing their skills, talents and overcoming constraints. They also play a pivotal role in determining a person's cognitive strength. [9]

Some of the important components of self-efficacy are: (Bandura, 1977) [9]

- **Mastery Experiences:** When a person meets with success after taking up challenging tasks, the experience which one gains through it refers to mastery experiences. It is also known as performance outcome.
- **Vicarious Experiences:** When one possesses certain positive qualities like their role models in specific fields, the believe that they would also succeed like them refers to vicarious experiences. It is also known as social role model.
- **Social Persuasion:** While performing a complex task if a person gets positive feedback from others, it makes them believe that they do possess required skills, talents which are essential to succeed.
- **Emotional and Physiological State:** Self efficacy get determined by emotional, physiological, psychological state of a person. For example, managing anxiety, mood at times of stress help a person in maintaining self-efficacy.
- **Imaginal Experiences:** When a person imagine or visualize himself or herself being successful at reaching goal by behaving effectively, it is known as imaginal experiences. This is also called as visualization.

Some of the ways to build one's self efficacy are: (Bandura, 1977) [9]

- **Emphasizing peer modeling:** It refers to the fact that how we are conducting ourselves according to a person whom we really admire.
- **Seeking feedback:** Getting feedback from others help us in conducting ourselves in a proper manner either by maintaining positive qualities or by changing negative ones.
- **Encouraging participation:** It deals with the fact that a person should be encouraged to actively participate and engage in a given task as this would influence their level of self-efficacy.
- **Allow people to make their own choices:** It means that a person should be given freedom to make choices on their own regarding any aspect of their lives as this would help them to learn from their mistakes and to maintain positivity qualities and would help them learn how to develop their self-efficacy.

According to the research conducted by Vyas, D. et al. which focused on studying the impact of self-efficacy and sense of coherence on tobacco cessation motivation and readiness among slum dwellers in Ajmer city during COVID-19 health emergency in 2022, its results showed that tobacco cessation motivation, and readiness got impacted successfully by high self-efficacy and

high sense of coherence among participants through the application of logistic regression model. Poor self-efficacy, self-esteem, tobacco cessation motivation and readiness have been shown by subjects. [10]

According to the research conducted by Samaddar, S. et al. on outcome-expectancy and self-efficacy for finding reasons or results of flood preparedness intention in 2011, its results showed that for evacuation behavior, application of casual chain method was done. In case of other flood preparedness measures such as raising plinth level, using durable building materials, storing drinking water and food and using sandbags, associationist view had a strong support. conventional cognitive approach or casual chain model where relationship between outcome-expectancy, self-efficacy and preparedness intention was advocated has been countered from the above findings. [11]

According to the research which was an Australian longitudinal study which focused on studying the impact of poverty on self-efficacy conducted by Callander, E. J., & Schofield, D. J. in 2016, its results showed that significant lower self-efficacy scores have been shown by those who fell into multidimensional poverty than those who was never into poverty. Moreover, 3% of the variance in self-efficacy scores, physical health for 10%, mental health for 78% and education for 1% have been uniquely accounted by income. [12]

According to the research conducted by Shannon, J et al. in 1997 to investigate whether self-efficacy could predict dietary change in a low-socioeconomic-status southern adult population, its results showed that in low-SES rural population, dietary changes have been predicted by self-efficacy. [13]

According to the research conducted to study general self-efficacy and subjective well-being of low SES-college students in a Chinese university by Tong, Y., & Song, S. in 2004, its results showed that significant positive correlation has been found between general self-efficacy of low SES college students and general affect, life satisfaction and well-being. higher level of subjective well-being has been reported by individuals with stronger general self-efficacy. On the contrary, no significant gender differences have been found. [14]

Self-esteem is one's positive or negative attitude toward oneself and one's evaluation of one's own thoughts and feelings overall in relation to oneself (Rosenberg, 1965). [15]

Coming to Abraham Maslow's hierarchy of needs, self-esteem plays important role. It is considered as one of the basic human motivations. Maslow proposed that inner self-respect and respect from others are important factors for developing healthy self-esteem which in turn pave the path for self-actualization. [16]

Some of the essential elements of self-esteem are: [16]

- Self-confidence- Confident people tend to maintain healthy self-esteem.
- Feeling of security- When a person feels secured with respect to outer world, it gives rise to healthy self-esteem.
- Identity- When a person clearly identifies oneself with every aspect of life, that gives rise to healthy self-esteem.
- Sense of belongingness- The more one feel affiliated to others, the healthier self-esteem they tend to maintain.
- Feeling of competence- The more one feels oneself competent, the more they tend to maintain healthy self-esteem.

Person having healthy self-esteem possesses following characteristics: [16]

- They have a clear understanding of the skill that one is possessing.
- They tend to maintain healthy social relationships.
- The expectations that they keep for themselves are realistic and appropriate.
- They tend to understand their needs and possess the ability to express them.

On the other hand, person having low self-esteem possesses following characteristics: [16]

- They tend to think that others are better.
- They face difficulty in expressing their needs.
- They give more priority to weakness.
- Fear, self-doubt, and worry are predominant in them.
- Their outlook on life is negative and there is a sense of lack of control.
- They have low confidence.
- Fear of failure is predominant in them.
- Low self-esteem gives rise to anxiety, depression in many situations.

Also, people having excessive self-esteem possess following characteristics: [16]

- They think they always have to be right.
- They think they are more skilled than others.
- They think they cannot fail.
- Grandiose ideas are expressed by them.
- Skills and abilities are overestimated by them.
- Preoccupation with perfection is expressed by them.

According to the research conducted by Balani, S., & Tiwari, A. In 2013 which focused on enhancing self-esteem of women residing in shelter homes, its results showed that self-esteem level of women who previously had low self-esteem got impacted positively because of the training program they went through. [17]

According to the research conducted by Kwan, V. S., Bond, M. H., & Singelis, T. M. which focused on explaining life satisfaction pan culturally by adding relationship harmony element to self-esteem in 1997, its results showed that through self-esteem acting as a mediating agency and relationship harmony, life satisfaction got influenced by both self-construal's and the five factors of personality across both United States and Hong Kong. Life satisfaction got culturally determined by the independent and interdependent self-construal and the five factors of personality. Also, it has been found from the dynamics of cultural

collectivism's prediction, that the relative importance of relationship harmony to self-esteem in Hong Kong was greater than in United States. [18]

According to the study conducted in West Bengal to examine the impact of mother's self-esteem and attitude towards gender on the nutritional and health entitlements of primary school going children by Chattopadhyay, P. in 2016, its results showed that better gender attitudes and self-esteem have been found in Santhal mothers than non-tribal population. Also, more egalitarianism has been found in intra-household resource allocation in Santhal population with respect to general population. [19]

According to the research conducted by Liu, B., & Fu, S. which aimed to study the mediating role of self-esteem on the relation between perceived poverty and life satisfaction in college students with impoverished backgrounds in 2022, its results showed that self-esteem and life satisfaction share significant positive correlation, perceived poverty share negative correlation with self-esteem and life satisfaction among impoverished college students. Moreover, perceived poverty and life satisfaction's relation has been partially mediated by self-esteem in impoverished college students through the application of structural equation model. [20]

Another study conducted by Lee, J., & Seon, J. In 2019 which focused on the role of self-esteem to study the intergenerational transmission of maternal poverty to self-esteem among young adult children, its results showed that young adult children's self-esteem and maternal poverty share significant association and that relationship between maternal poverty and young adult children's self-esteem has been mediated by their employment status. Also, young adult children's employment and their self-esteem share statistical relation and that employment rate was less in young adult children whose mother is in poverty than their counterparts. [21]

Life satisfaction is defined as an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive (Buetell, 2006). [22]

Two important theories play a significant role in determining life satisfaction. Those are: [22]

- Bottom-up theories- Elements like work, relationships, family and friends, personal development, and health and fitness come under bottom-up theories.
- Top-down theories- It tells that satisfaction in different life domains get influenced by overall life satisfaction.

Factors determining life satisfaction are: [22]

- Life chances category- Here, elements like economic welfare, social equality, political freedom, culture, and moral order; personal resources like social position, material property, political influence, social prestige, and family bonds; and individual abilities like physical fitness, psychic fortitude, social capability, and intellectual skill act as societal resources.
- Course of events category- Here, factors like need or affluence, attack or protection, solitude or company, humiliation or honor, routine or challenge, and ugliness or beauty influence life satisfaction.
- Flow of experience category- In this category, factors like yearning or satiation or safety, loneliness or love, rejection or respect, dullness or excitement, and repulsion or rapture play a very important role in determining life satisfaction.
- Evaluation of life category- When the average effect of above three factors are appraised, it results in evaluating one's life.

Martin Seligman proposed about PERMA Model. It includes following factors: [22]

- Positive emotions: Being in a happy, positive state result in life satisfaction.
- Engagement: The more we engage with different activities, the more we derive life satisfaction.
- Relationships- Maintaining positive relationship with others help in maintaining life satisfaction.
- Meaning- If we could realize the meaning and purpose in our lives and act accordingly for fulfilling it, life satisfaction takes place.
- Accomplishments- When we accomplish our life goals, life satisfaction takes place.

Important elements for a happy life are: [22]

- Benefiting relationships, work, and health by staying happy.
- When reality check is done regarding happiness, it results in life satisfaction as it is not possible to stay happy every time.
- When our cognition level is boosted by thinking properly, it results in life satisfaction.
- Maintaining proper attitude, goals, engaging in works act as psychological wealth and result in life satisfaction.

According to the research conducted on life satisfaction among the poorest of the poor which was a study in urban slum communities in India by Sulkers, E., & Loos, J. in 2022, its results showed that age, income and non-monetary poverty indicators predicted global life satisfaction. Also, findings showed that social relationships made slum residents more satisfied. On the other hand, financial situation made them least satisfied. [23]

According to the research conducted by Behmani, R. K. in 2017, which focused on studying life satisfaction among below poverty line, above poverty line males and migrant labours of Haryana, its results showed that life satisfaction is lower among migrant labours followed by those below poverty line. On the other hand, life satisfaction is higher among those who are above poverty line. Hence, life satisfaction differed significantly between different groups. [24]

According to the research conducted by Chu, R., & Hail, H. C. in 2014, which focused on examining the U-shaped relationship between income and life satisfaction among Chinese migrant workers where the authors labeled their study as winding road toward the Chinese dream, its results showed that for migrant workers in Shanghai, income and overall life satisfaction share a U-shaped relationship. Also, it has been found that increasing income leads to diminishing returns which showed that positive relation that they shared is curvilinear. [25]

According to the research conducted by Huang, Y., Chu, R., & Cheng, J. In 2019, which focused on a case in China where life satisfaction among subsistence migrant consumers has been explored, its results showed that the main effects of financial and social resources on life satisfaction have been moderated by family closeness and social comparison orientation where positive effect of financial resources has been enhanced by family closeness and positive effect of social connection has been weakened by social comparison. [26]

According to the research conducted by Shakya, A. et al. in 2021 which focused on studying life satisfaction and depression among women living in slum areas of Bhubaneswar, its results through the application of chi-square test, fisher's exact test and t-test showed that depression was more among younger women than older ones despite its prevalence rate being similar regardless of marital status. Moreover, life satisfaction did not get impacted due to factors like marital status and age. Also, depression did

not get impacted due to marital status. The findings also showed that women belonging to lower or middle class showed similarity with respect to life satisfaction. [27]

II. METHODOLOGY

Research Design:

The present study adopts a correlational design to determine whether there is any relationship between self-efficacy, self-esteem, and life satisfaction in slum dwellers. It also adopts a between group design to determine whether gender differences exist with respect to self-efficacy, self-esteem, and life satisfaction.

Sample:

A non-probability purposive sampling method was used to select sample. During the data collection, 52 slum dwellers were obtained out of which 19 are males and 33 are females.

Inclusion Criteria:

- Participant has to be resident of slum.
- Participant should live in Kolkata.
- Participant has to be within the age range of 12-50.

Exclusion Criteria:

- Participant who are not resident of slum.
- Participant who does not live in Kolkata.
- Participant who are outside the age range of 12-50.

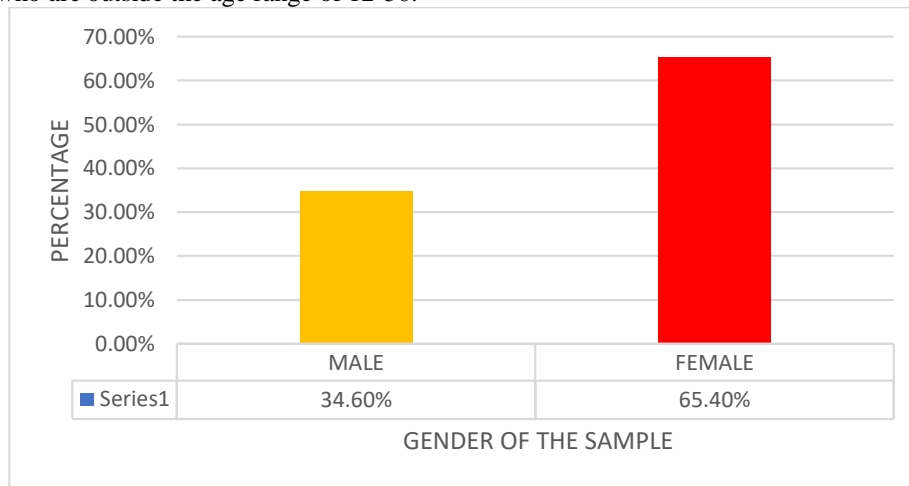


Figure 1: Bar graph showing percentage of sample belonging to different genders. From the bar graph, it could be seen that 34.6% of total sample are males and 65.4% of total sample are females.

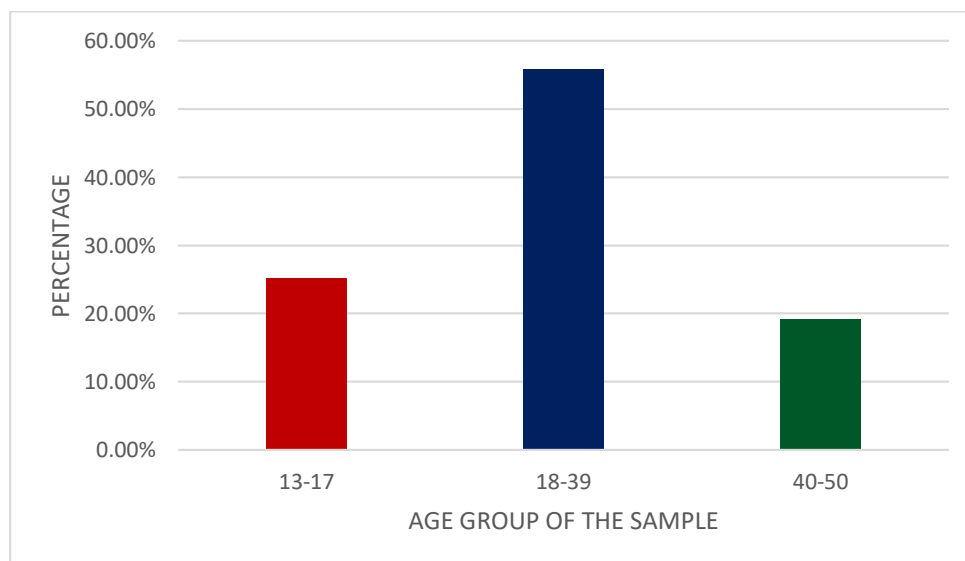


Figure 2: Bar graph showing percentage of sample belonging to different age groups. From the bar graph it could be seen that 25.1% of total sample belong to age group of 13-17, 55.8% of total sample belong to age group of 18- 39, and 19.1 % of total sample belong to age group of 40-50.

Tools Applied:

Following tools have been used for data collection:

Self-Efficacy:

Developed by Schwarzer, R. and Jerusalem, M. in 1995, the ten-item general self-efficacy scale has been used to assess to what extent slum dwellers believe that they can achieve their life goals through their skills. The responses are scored on a four-point scale ranging from not at all true to exactly true. [28]

Self- Esteem:

Developed by Rosenberg in 1965, the ten item self- esteem scale has been used to assess whether slum dwellers assess themselves positively or negatively. The responses are scored on a four-point scale ranging from strongly agree to strongly disagree. Item 2,5,6,8,9 are scored reversely. [29]

Life Satisfaction:

Developed by Diener, E. et al. in 1985, the five-item life satisfaction scale has been used to assess to what extent people of slums are satisfied with their lives. The responses are scored on a seven-point scale ranging from strongly agree to strongly disagree. [30]

Procedure:

After selecting measures for the study, the researcher conducted the study by taking permission. Responses of the participants have been taken manually. Rapport was established with the participants by visiting their localities. They were made aware that their participation in the study was purely voluntary and whatever doubts raised by the participants were all cleared by the researcher. They were assured of maintaining confidentiality through-out the study and were asked to sign the informed consent form. Next, the information schedule was administered. The researcher had put the instructions in the questionnaires itself. The researcher had made them understand the meaning of the statements in local language since they lack proficiency in English and the language of the statements was English. Participants took an average of 10 minutes to fill the information schedule and the questionnaires. The data collected was then coded, entered in SPSS and statistically analysed.

Statistical Analysis Of Data:

After completion of data collection, the responses were scored. Then the statistical treatments of the scores were done using the data analysis software IBM SPSS version 22. Spearman Rank Correlation was computed to determine the relationship between self-efficacy, self- esteem, and life satisfaction in slum dwellers of Kolkata. This was followed by computing Mann Whitney U test for comparing genders with respect to self-efficacy, self- esteem, and life satisfaction.

III. RESULTS AND DISCUSSIONS

The aim of this study is to find relation between self- efficacy, self- esteem, and life satisfaction in slum dwellers of Kolkata. Categories were discovered in three main areas - self- efficacy, self- esteem, and life satisfaction.

The obtained data of this study were analysed using Non-Parametric Tests- Spearman Rank Correlation, Mann Whitney U test using the Statistical Package for Social Sciences (SPSS) version 22.0 since normality of distribution could not be determined. Spearman Rank Correlation was used to determine the relationship between self- efficacy, self- esteem, and life satisfaction in slum dwellers of Kolkata. Also, Mann Whitney U test has been used to compare genders with respect to self- efficacy, self- esteem, and life satisfaction.

Table 1: Correlation matrix showing relation between self- efficacy, self- esteem, and life satisfaction in slum dwellers

VARIABLES	SELF- EFFICACY	SELF- ESTEEM	LIFE SATISFACTION
SELF- EFFICACY	1	.080	.508**
SELF- ESTEEM	.080	1	-.062
LIFE SATISFACTION	.508**	-.062	1

Note: $p < 0.01$ **

From Table 1 it could be seen that there is no correlation between self- efficacy and self- esteem among slum dwellers ($r = .080$, $p > 0.05$). Thus, **hypothesis H1 is rejected and null hypothesis is accepted**. It could be seen that self- efficacy and life satisfaction share a significant correlation among slum dwellers ($r = .508$, $p < 0.01$). Thus, **hypothesis H2 is accepted and null hypothesis is rejected**. Also, it could be seen that there is no correlation between self- esteem and life satisfaction among slum dwellers ($r = -.062$, $p > 0.05$). Thus, **hypothesis H3 is rejected and null hypothesis is accepted**.

Research conducted by Jhang, F. H. to explore the role of self- efficacy and social support as trajectories of life satisfaction of junior high school students in poverty in 2019, its results showed that initial life satisfaction got enhanced by self-efficacy and family support which got reduced by controllable negative events. Also, link between baseline controllable events and changes in life satisfaction got strengthened by self- efficacy which didn't provide buffering effect. [31] Another research conducted by Azizli, N. et al. in 2015 to investigate whether general self-efficacy, planning for the future, and life satisfaction share relation with each other or not among undergraduate students, its results showed intercorrelation among variables and that general self-efficacy and life satisfaction share strong relation the most in undergraduate students followed by consideration of future consequences and

continuous planning. [32] Another research conducted to determine the role of self- efficacy as a predictor of life satisfaction among undergraduate students by Masaud Ansari, D., & Khan, K. S. A. in 2015, its results showed that self-efficacy and life satisfaction share significant correlation with each other and that life satisfaction got impacted significantly by self- efficacy among undergraduate students. [33] Another research conducted by Tagay, O. et al. to determine the role of resilience and life satisfaction as predictors of general self-efficacy in 2016, its results showed that general self- efficacy, resilience, and life satisfaction share positive relation with each other in middle adults. Also, general self- efficacy got predicted by resilience and life satisfaction significantly. [34]

Table 2: Mann Whitney U values showing gender difference with respect to self- efficacy, self- esteem, and life satisfaction.

VARIABLES	SELF- EFFICACY	SELF- ESTEEM	LIFE SATISFACTION
Mann Whitney U	235.000	266.000	299.000
Asymp. Sig. (2- tailed)	.134	.362	.782

Note: $p > 0.05$

From Table 2 it could be seen that no significant gender differences exist with respect to self- efficacy ($U = 235.000$, $p = .134 > 0.05$), self- esteem ($U = 266.000$, $p = .362 > 0.05$), and life satisfaction ($U = 299.000$, $p = .782 > 0.05$). Thus, hypothesis **H4**, **H5**, **H6** are **rejected** and **null hypotheses with respect to gender differences are accepted**.

The quantitative findings of the study suggest that government should focus on providing slum dwellers opportunities where they can cultivate their talents, skills as every individual residing in poor environment has potential in them and this would enhance their self- efficacy, self- esteem levels and in turn would bring satisfaction in their lives.

Limitation of this study is on the fact that very few research studies with respect to slum dwellers have been conducted which in turn is giving rise to problem of literature gap. Also, differences in different cultures with respect to these variables could have been examined by conducting cross cultural studies which is lacking in the present study which has focused mainly on slum areas of Kolkata.

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Conflict of Interest:

The author declared no conflict of interests.

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