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## SELF-ESTEEM OF RURAL WOMEN: AN EMPIRICAL STUDY ON SELF-HELP GROUP

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### ABSTRACT

The population of the women in our country is 48% as per the census 2011. The country's development also depends upon the development of the women as a whole. An individual woman development is based on her education, earning, occupation, etc... In such a way self help groups are playing an important role in the development of women. This study depicts the self esteem of the women self help group members who belongs to a rural village. The researcher used descriptive method for the study. The universe for the study is Kurunallipalayam (a rural village), Kinathukadavu (tk), Coimbatore (Dt), Tamil Nadu, India and the universe size is 162. The researcher used 75 samples from the universe. Simple random sampling was used as the method for data collection. Interview schedule was used as the tool for data collection. Through the study a desirable result was obtained that majority 33.3% of the respondents have moderate level of self esteem and 18.7% of the respondents have high self esteem.

**Key Words :** Self esteem, Self help, Rural Women

### Introduction:

This study is related to the "study on self-esteem of women rural self-help group members ". Self Help Group is a mini voluntary agency for self-help and focuses on the weaker sections particularly women for their social defense. Self Help Group is a

process by which a group of women with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. The principles underlying the SHGs are financing the poorest of the poor, and achieving holistic empowerment. A Self Help Group is a group of like-minded people especially women, who come together to pool their small savings to a common fund and agree to meet their emergency needs on mutual help basis. The group decides to whom the loans should be given, for which purposes, on what terms and at what schedule of recovery. The focus of decision making is shifted to the group, which provides the members with the opportunity to develop the skill to negotiate, to decide on what is manageable and feasible, to impose sanctions where required and to adjust repayment schedules.

Self-esteem as the affective component of self-concept refers to a person's sense of value and worth, his sense of competence and adequacy and his sense of self satisfaction. It is the personal judgment of worthiness that is expressed in the attitude the individuals hold towards themselves. Some synonyms of self esteem include self respect, self worth, self regard self acceptance, self satisfaction, self confidence and self love. The poor situations those are faced by the women can be coped up well through being a part of self-help groups. Her financial independence is being raised and thus self esteem is high.

#### **Review of Literature:**

**Dr. K KavithaMaheswari, C Priyanka** Women empowerment is an important aspect in the process of development of a community. The paper deals with the perceived level of self-esteem among the self-help group animators of SEVAI-an organization working for women empowerment. The findings of this attempt show that majority of the respondents have high level of self-esteem and they are able to manage their self-help group activities as well as their family responsibilities. A significant percent of the respondents felt that they are self-reliant and agreed that self-help groups enable women empowerment. So as per this descriptive study woman empowerment is ensured through their participation in self-help groups.

**Sangeetha\*, Premlata Singh and P. Venkatesh Indian Agricultural Research Institute, New Delhi** A study was conducted in Madurai district of Tamil Nadu to study the behavioural changes of members of Self Help Groups of Association of SarvaSeva Farms (ASSEFA). Following multi-stage random sampling, data were collected from 270 respondents. The tools of analysis like mean, frequency, and percentage analysis; chi-square test and Mann-Whitney U test were used. The results revealed that SHGs promoted by Non-Governmental Organization brought high self-reliance, self-esteem, credit orientation, among the members and they were better empowered in economic aspects than the rest of the society.

**Empowerment of Rural Women Through Self-Help Groups of Udaipur District Vishakha Bansal ,Vandana Joshi, Dhirti Solanki and Subhash Meena** The study was conducted for empowerment of rural women through self-help groups with specific objective to study the empowerment of rural women through self-help groups. The study was conducted in Udaipur district of Rajasthan. Total 1123 groups were registered during year 2008-09 by different forming agencies. In which, 16 SHGs were selected from NABARD, 17 SHGs were selected from ICDS, 56 SHGs were selected from DRDA. Only 13 SHGs were selected from SAUs .Major findings of the study revealed that 93 percent agree on Participation in community Programme and only 17 percent agreed on Decision making in community affairs. However 50 per cent women do agree that they observed increase in self-confidence and self-esteem after becoming the member of self-help group.

**Empowerment of Rural Women through Self Help Groups Sarah Kamala and Uma Jyothi\*** All India Coordinated Research Project on Home Science Department of Extension, Professor Jayashankar Telangana State Agricultural University, Hyderabad, Telangana, India Empowerment is a process that helps people gain control over their own lives, communities and society. It is also a process, which enables one to realize his or her identity and power in all aspects of life. Empowerment occurs within, the factors- social, economic, political, personal, familial, and cultural at various spheres. The main aim of this paper is to examine

the Role of Self-help Groups in Socio-psychological, economic and political development of women involved in SHGs. It analyses the present status of SHGs in terms of economic political and social empowerment succeeding involvement of women with the Self Help Groups. All the groups studied were working at least since five and more years and contributed a lot to its members. Being the members of self-help groups, majority of respondents reported an increase in self-confidence, self-esteem and participation in decision making, capacity building etc. i.e. improvement in psychological and social aspects along with the fruitful financial self-dependency.

**Objectives:**

- ◆ To understand about the concept underlying in Self-help Group
- ◆ To study the demographic profile of women self-help group members.
- ◆ To find the level of self-esteem of women SHG members
- ◆ To find the present status of women socially and economically

**Methodology:**

The researcher used descriptive method for the study. The universe of the study is Kurunallipalayam (a rural village), Kinathukadavu (tk), Coimbatore (Dt), Tamil Nadu, India. The Universe consist of 12 SHGs and that of 162 women self help group members. The researcher selected 75 samples from the universe using simple random sampling method. Interview schedule was used as the tool for data collection.

**Data analysis and interpretation:**

**Table 1: Distribution of demographic profile of the respondents and level of self esteem**

S.No	Variables	Particulars	Frequency	Percentage
1	Age	Up to 35	58	73.3
		36-45	17	22.7
2	Marital status	Married	47	62.7
		Unmarried	28	37.3

3	Occupation	Farm worker	65	86.7
		Daily wager	10	13.3
4	Part of SHG (in years)	Below 10 years	54	72.0
		Between 11 to 15 years	17	22.7
		Above 15 years	4	5.3
5	Monthly Income(Rs)	Up to 5000	36	48.0
		5001-10000	28	37.3
		10001and above	11	14.7
6	Family Type	Nuclear family	34	45.3
		Joint family	41	54.7
7	Education	Up to SSLC	60	80
		Higher secondary and above	15	20
8	No of Dependent	1 - 2	44	58.67
		3 - 4	31	41.33
		5 and above	0	0
9	Level of self esteem	Very low	3	4.0
		low	13	17.3
		Moderate	25	33.3
		High	20	26.7
		Very High	14	18.7

The above tables shows the distribution of demographic profile of the respondents and level of self esteem, Majority 73.3% of respondents belong to the age group of less than 35 years, 22.7% of the respondents belong to the age group between 36 and 45years.Majority 62.7% of the respondents are married and 37.3% of the respondents are unmarried. Majority 86.7% respondents are the farm workers and 13.3% respondents are daily wagers. Nearly three fourth 72% respondents are being the part of SHG for less than 10 years, 22.7% respondents are being the part of SHG for 11 to 15 years and 5.3% respondents are being the part of SHG for more than 15

years. Majority 48% of respondents earn up to 5000rs, 37.3% of respondents earn 5001-10000rs and 14.7% of respondents earn 10001rs and above every monthly. Majority 54.7% of respondents belong to Joint family and 45.3% of respondents belong to nuclear family. Most of the 80% of respondents are educated up to SSLC, 20% of respondents are educated higher secondary and above. Majority 58.67% of the respondents have 1- 2 dependents, 41.33% of the respondents have 3 to 4 dependents and no respondents have 5 and more dependents. Majority 33.3% of the respondents have moderate self esteem, 4% of the respondents have very low self esteem, 17.3% of the respondents have low self esteem, 26.7% of the respondents have very low self esteem and 18.7% have very high self esteem.

**Table 2: Association between the Demographic Profile and Self Esteem of the rural women SHGs members**

S.No	Variables	Statistical tool	Value	Result
1	Age & Self esteem	ANOVA	.962	Not Significant
2	Marital status & Self esteem	t-TEST	.910	Not Significant
3	Occupation & Self esteem	t-TEST	.942	Not Significant
4	Years of participation in SHG & Self esteem	ANOVA	.046	Significant
5	Monthly Income & Self esteem	ANOVA	.05	Significant
6	Family Type & Self esteem	t-TEST	.936	Not Significant
7	Education qualification & Self esteem	ANOVA	.613	Not Significant
8	No of Dependents & Self esteem	ANOVA	.783	Not Significant

From the above table, the following are obtained as the result, **t-test between the Demographic Profile and level of Self esteem of women SHG members:**

- $P = (0.910 > 0.05)$  - Test shows that the P value is more than 0.05. So there is no significant difference in the mean scores of the respondents based on the Self esteem and marital status. It is concluded that the marital status of women SHG member will not influence the Self esteem.
- $P = (0.942 > 0.05)$  – Test shows that the P value is more than 0.05. So there is no significant difference in the mean scores of the respondents based on the Self esteem and occupation type. It is concluded that the occupation will not influence the self esteem of women SHG member.
- $P = (0.936 > 0.05)$  – Test shows that the P value is more than 0.05. So there is no significant difference in the mean scores of the respondents based on the Self esteem and family type. It is concluded that family type of women SHG member will not influence the self esteem.

**ANOVA between the Demographic Profile and level of Self esteem of women SHG members:**

- $P = (0.962 > 0.05)$  - Test shows that the P value is more than 0.05. So there is no significant difference in the mean scores of the respondents based on the Self Esteem and age. It is concluded that varied ages will not influence self esteem of women SHG members.
- $P = (0.046 < 0.05)$  – Test shows that the P value is less than 0.05. So there is significant difference in the mean scores of the respondents based on the Self Esteem and years of participation in SHG. It is concluded that the years of participation in SHG will influence the self esteem of women SHG members.
- $P = (0.05 = 0.05)$  – Test shows that the P value is equal 0.05. So there is significant difference in the mean scores of the respondents based on the Self Esteem and monthly income. It is concluded that monthly income will influence the self esteem of women SHG members.
- $P = (0.613 > 0.05)$  Test shows that the P value is more than 0.05. So there is no significant difference in the mean scores of the respondents based on the self esteem and education qualification. It is concluded that education qualification will not influence the self esteem of women SHG members.

- $P = (0.783 > 0.05)$  – Test shows that the P value is more than 0.05. So there is no significant difference in the mean scores of the respondents based on the self esteem and number of dependents. It is concluded that number of dependents in the family will not influence the self esteem of women SHG members.

### **Conclusion:**

The study is revealing that the year of participation in Self help Group and their incomes is influencing self esteem of the women members. Through the participation in self help groups they undergo training, those are provided by the local and government agencies. The training includes entrepreneurship, owning small scale business, handicrafts, etc... Usually rural women have low exposure to the developed urban area. Through these participation the rural women self help group member develops her confidence, knowledge on economics, self reliance and finally empowering which are useful to survive in urban area when an establishment is done in urban area. The education and marriage ceremonies of her children, property development, health expenses, insurance policies, individual's savings, etc... are being taken care by the women self help group members as per the study. The initiative by the government for the formation of SHGs in all parts of the state is a greater achievement.

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