

## Self Help Group: An effective Approach to acquire Self Respect with special reference to Mysuru District

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**Abstract:** *Now-a-days self respect has been the integral part which elicits behaviours that one should be treated with respect. Women who own Self Respect survive confidently. Many studies have revealed that Self Help Group (SHGs) has helped women to empower in the society. A very little attention has been paid for women acquiring self respect which help women to lead a life confidently. A healthy level of Self-Respect enables you to have the confidence to set firm boundaries. Self-respect is an inner quality that each individual must take time to develop. In this view, Self Help Group emerges as an important strategy for women to keep up her Self-Respect. The main objective of this paper is to assess Self Help Group is an effective approach to acquire Self Respect. A women accepting self, respecting her efforts and respecting self is the real power. For the study, amongst 687 women members in self help groups which are working in Mysuru District the researcher has chosen 654 women members. In total the study covers 654 members. The study reveals that 100% of women in self help group have acquired self respect.*

**Key Words:** *Women, Confidence, Self Respect, Self Help Group.*

### 1. INTRODUCTION:

In today's world to live with independence, self respect has been the integral part which elicits behaviours that one should be treated with respect. Women who own Self Respect survive confidently. In this context, even though many studies has revealed that Self Help Group (SHGs) has helped women to empower in the society, very little attention has been paid for women acquiring self respect which help women to lead a life confidently. Dr. (Smt.) Rajeshwari M. Shettar (Apr. 2015) in her article has highlighted that "Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure." So Women should primarily acquire self respect which contributes to women empowerment which involves the building up of a society with gender equality.

A healthy level of self-respect enables you to have the confidence to set firm boundaries. Self-respect is an inner quality that each individual must take time to develop. (John Drury, 2017) In this view, Self Help Group emerges as an important strategy for women to keep up her self-respect. In an empirical study of the bases of self-respect by manipulating adherence to morals together with interpersonal appraisals (IAs), or task-related competence, in hypothetical scenarios and study revealed that self-respect as a component of self-esteem associated with morally principled conduct, distinct from performance and social self-esteem (Claudine Clucas ,2019). Self Respect is different from Self Esteem, a study revealed that Self-Respect is important in understanding Self-Esteem, but that it also uniquely contributes to individual functioning (Constance E. Roland & Richard M. Foxx, 2010). In this era of Globalization, Government of India is encouraging people through the programmes like Start up India, atmanirbhar bharath, Jan Dhan Yojana, COVID Mitra, COVIN Mitra, Ayushman Bharath, NITI Aayog, Department of Investment and Public Asset Management (DIPAM), Kanyashree Yojana, Dhyani Chand Khel Ratna Award, One Nation One Ration, New Education Policy to name a few. These programmes which are initiated by the Government, is encouraging people to empower in the society to improve the standard of living, their confidence and maintain equality in the Nation. In this regard, one amongst the programmes is Self Help Group which is concentrating on Women in the Nation. This study is to know that members in Self Help Group elicit Self Respect.

## 2. LITERATURE REVIEW:

According to Claudine Clucas (2019) in his article titled “Understanding Self-Respect and Its Relationship to Self-Esteem”, the author has empirically investigated the bases of self-respect by manipulating adherence to morals together with interpersonal appraisals (IAs), or task-related competence, in hypothetical scenarios and study revealed that self-respect as a component of self-esteem associated with morally principled conduct, distinct from performance and social self-esteem.

According to Constance E. Roland & Richard M. Foxx (2010), article title “Self-respect: A neglected concept” has arrived that not only is self-respect important in understanding self-esteem, but that it also uniquely contributes to individual functioning.

According to Daniela Renger, Kiel University, Germany (2018), in her research article titled “Believing in one’s equal rights: Self-respect as a predictor of assertiveness”, has said that self-respect is defined as a person’s ability to see the self as someone who has the same basic rights and dignity as others. Self-Respect was empirically distinguished from self-competence and self-confidence as well as from psychological entitlement, self-esteem and self-acceptance.

According to John Drury (2017) in her article “Why it’s important to have self-respect in life and at work” in career management and coaching, leadership development, Strategic HR has told that “A healthy level of self-respect enables you to have the confidence to set firm boundaries. Self-respect is an inner quality that each individual must take time to develop. Self respect sometimes means that a person have the courage to negotiate.”

Dr. (Smt.) Rajeshwari M. Shettar (Apr. 2015), in her article titled “A Study on Issues and Challenges of Women Empowerment in India”, identifies the enabling factors to women empowerment are the access to Education, Employment and Change in Social Structure.

According to “International Center for Research on Women (ICRW) (2011)”, in Understanding and Measuring Women’s Economic Empowerment, conveyed that a woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. So the factors for women Empowerment as stated are Women’s participation in activities resulting in the outcome of increased self-efficacy, ability to make decisions and increased bargaining power.

So, for a woman to acquire self-efficacy, ability to make decisions and increased bargaining power, Self Respect is the most required factor.

## 3. MATERIALS:

### Definitions:

Axel Honneth (1995, 2012) has suggested that people refer to themselves on three different dimensions. His conception of the first two – self-competence and self-confidence – is quite similar to Tafarodi and Swann’s (2001) definitions of self-competence and self-liking. However, the third dimension, defined as a person’s ability to see him- or herself as someone who has the same basic rights and dignity as others. According to A Report on the Success and Failure of SHG’s in India – Impediments and Paradigm of Success by Voluntary Operation in Community and Environment (VOICE) submitted to Planning Commission Government of India (2008) pg.vii, Self-Help Group is a method of organizing the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the Government, NGOs and others worldwide to see that the poor collect their savings and save it in banks through SHGs. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

Table No. 1.2.1

**Brief Profile of the Self Help Group in Karnataka:**

Sl. No.	State Name	Total Number of SHGs	Minority Category Wise Member					
			SC	ST	Minority	Others	Total Member	PWDs
1	<u>Karnataka</u>	1,95,820	4,41,295	2,00,106	1,22,210	16,90,908	24,54,519	89,288

Source: <https://nrlm.gov.in/shgReport.do?methodName=showPage>

Table No. 1.2.2

**District Wise Report on a SHG Group Entries by Grama Panchayats**

District Name	No. of GPs	No. of SHG Groups Entered	No. of Member Details Entered	No. of Unemployed Member Details Entered	No. of Aged / Disabled Member	No. of SHG Groups with	No. of SHG Groups with Incomplete details	No. of SHG Groups Confirmed

					Details Entered	complete details		
<u>Bagalkote</u>	198	7464	95991	7140	7188	7355	109	6532
<u>Ballari</u>	237	7514	80491	6009	4985	6108	1406	5049
<u>Belagavi</u>	506	23427	283902	12040	11819	22052	1375	9846
<u>Bengaluru</u>	93	3946	65805	3036	6887	3770	176	3655
<u>Bengaluru Rural</u>	101	3941	63536	2671	4476	3906	35	1809
<u>Bidar</u>	185	8491	115579	4054	3614	8418	73	8356
<u>Chamarajanagara</u>	130	9172	124968	5416	4365	8570	602	8260
<u>Chikkaballapura</u>	157	4491	69923	5160	4471	4205	286	4049
<u>Chikkamagaluru</u>	226	7866	99015	6509	8569	7556	310	7292
<u>Chitradurga</u>	189	14677	185067	9628	7641	14491	186	10300
<u>Dakshina Kannada</u>	228	8384	97625	3811	11841	8317	67	8255
<u>Davanagere</u>	196	12020	144324	5261	7713	11096	924	10672
<u>Dharwar</u>	144	8586	103532	3846	6399	7945	641	3924
<u>Gadag</u>	122	6766	77079	4002	4018	6529	237	4352
<u>Hassan</u>	267	16441	232842	11971	6014	16296	145	12285
<u>Haveri</u>	223	11697	146992	6671	8326	11470	227	11231
<u>Kalaburagi</u>	263	4914	73868	3478	2471	4698	216	4253
<u>Kodagu</u>	104	3037	40685	2858	3800	2977	60	2166
<u>Kolar</u>	156	4297	69615	5333	5068	4187	110	4101
<u>Koppal</u>	153	10099	112431	5714	5630	9482	617	2824
<u>Mandya</u>	233	15096	225602	16115	12568	13984	1112	12472
<u>Mysuru</u>	266	16070	221501	11872	7993	16044	26	16020

Source: <http://www.panchatantra.kar.nic.in/STAT/shgstat.aspx>

In Karnataka, there are 1,95,820 total number of Self Help Groups. In which there are 16070 self help groups entered in Mysuru.

### Statement of the Problem:

A number of studies relating to Women Empowerment have been conducted. A number of studies have undertaken and revealed that economically and socially Women is Empowered. In this regard, Self Respect is one variable which is neglected. Self Respect gives women the confidence to accept herself, respect her efforts and respect herself which is the real power. So Self Respect is considered for this study to know herself, how much a women loves herself, her strength, to respect her goals and dreams, to respect her needs, her thoughts and feelings so that women need not be compared. Women can build the confidence to acquire skills and take decisions confidently when she acquires Self- Respect. So the Researcher has considered Self Help Group to assess Self Respect amongst Women.

### 3. OBJECTIVES OF THE STUDY:

The objective of the study is to examine that Self Help Group is an effective approach to acquire Self Respect. However, the study has some specific objectives. They are:

- To study the Self Respect of women before joining Self Help Group (SHGs).
- To study the Self Respect of women after joining Self Help Group (SHGs).
- To study that those women joining Self Help Group acquires Self Respect in Mysuru District.

### 4. Hypothesis:

H<sub>0</sub>: There is no significant impact of Self Help Group on Self Respect amongst Women

H<sub>a</sub>: There is a significant impact of Self Help Group on Self Respect amongst Women

### 5. METHOD:

#### Research Design:

The study was carried out in Development of Humane Action (DHAN) Foundation, a professional development organization. The self Help Groups in DHAN foundation in Mysuru District was selected by the Researcher.

Development of Humane Action (DHAN) Foundation, a not-for-profit development organization, was initiated in October 1997 and incorporated under Indian Trusts Act (1882), in January 1998. DHAN Foundation is a spin off institution of PRADAN (Professional Assistance for Development Action based at New Delhi) one of the country's foremost development agencies. The Trust has been promoted with an objective of bringing highly motivated and educated young women and men to the development sector so that new innovations in rural development programs can be brought and carried to vast areas of the country and the people, especially the poor. Development of Humane Action (DHAN) Foundation is a professional development organization. The Foundation works to make significant changes in the livelihoods of the poor through innovative themes and institutions.

DHAN Foundation is always a pioneering development institution to build poverty free, gender balanced, equitable, ecological sensitive, democratic, just and value based inclusive society. It creates freedom of choice to the families, groups and community to determine and develop the meaning of their lives, their identities and their life styles for the well-being of their life. DHAN Foundation opens new frontiers for better humanity and would build scalable, cost effective and sustainable innovations for self-reliance. DHAN Foundation will always be acknowledged as a leader in institution building for poverty alleviation. It would be trendsetter in grassroots development with people governance and management. Under DHAN foundation, there are 687 members out of which 654 members were interviewed. The responses were collected through telephonic method of data collection. The data was collected using simple random sampling.

#### Data Collection:

In order to collect and gather primary data, structured questionnaire survey through telephonic method were employed. In addition, information was also collected through discussions and interviews with local members of SHG in Mysuru. Secondary data gathered from the records of SHGs, Government Websites, Journal Articles were supplemented by the primary data collected from the group. A wide range of information for data collection was:

#### Self-Respect:

Items were generated on the basis of the above mentioned definition of self-Respect derived from **Honneth (1995)**.

Self-Respect was gauged with the following items:

"In everyday life I always see myself as a person with equal rights,"

"I always see myself as a person of equal worth compared with other people in my life,"

"I am always aware that I have the same dignity as all other human beings," and

"If I look at myself, I see a person who is equally worthy compared with others"

"When I think about myself, I mostly feel safe and secure,"

"I look at myself with warmth and affection,"

"I have the feeling that, emotionally, I stand on very firm ground in life," and

"It is always worth taking good care of myself"

For the present research, the Self Respect of women before joining Self Help Group with that of after joining Self Help Group was analyzed. The analyses obtained from data are compiled and compared to draw inferences about the impact of SHGs to acquire Self Respect.

#### 6. ANALYSIS:

**Table No. 1 (a)** Age Distribution

Age	Number of Respondents	Percentage
21-30	347	53.06
31-40	241	36.85
41-50	61	9.33
51 and above	05	0.76
Total	654	100

Source: Primary Data

According to table 1 (a), the age group of the respondents, it is observed that five hundred and eighty eight respondents fall in the age group of 21 – 40 years of age. This accounts for ninety per cent of the population that was surveyed. Another ten per cent of the population falls in the age group of above 40 years of age. Form the above analysis we can conclude that majority of the women are young and wanting to be part of these self-help groups.

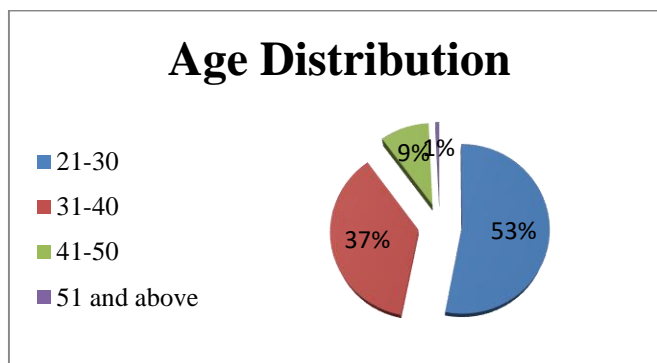


Figure 1 (a) Age Distribution

Table No. 1 (b) Occupation of Women

Occupation	Respondents	Percentage
House wife	386	59.02
House maid job	178	27.23
Agriculture	12	01.83
Employment	78	11.92
Total	654	100

Source: Primary Data

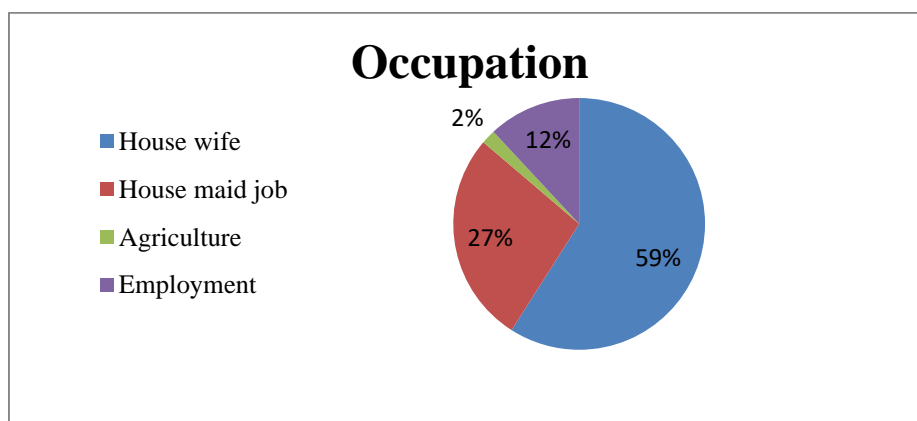


Figure 1 (b). Occupation of Women

From the Table No.1 (b), we can understand that 59 percentage of the respondents are house wives, 27 percentage of respondents are house maids, two percentages are from agriculture background and 12 percentage respondents are employees who work in garment factory who have joined self help group for their personal reasons.

Table 1 (c) Table showing duration of stay in SHGs

Number of Years	Number of Respondents	Percentage
Less than 1 year	02	00.306
1 to 5 years	94	14.373
More than 5 years	558	85.321
	654	100

Source: Primary Data

From the Table No.1 (c) it was observed that eighty five per cent of the respondents were members of SHGs for more than five years and fourteen per cent of the respondents are part of the SHGs from one to five years, two respondents have stayed for less than a year. It can be concluded that the members get a wide range of benefit being a part of the SHGs for a long period of time. From the analysis of the study ninety per cent of the respondents are in the age group of 21 – 40 years which means that many of these women would like to join these groups at a young age and stay in this group for a long time.



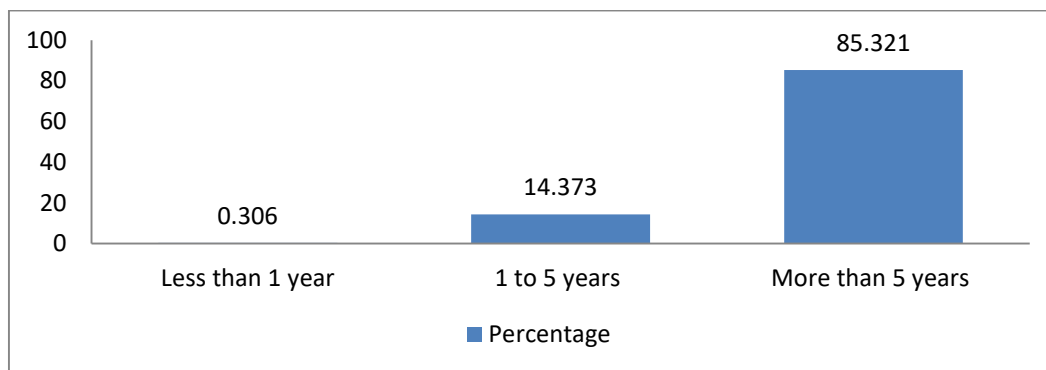


Figure 1 (c). Women -duration of stay in SHGs

Table 1 (d) Table showing mean statistics and Standard Deviation

Construct	N	Women before joining SHG		Women after joining SHG	
		Mean	Standard Deviation	Mean	Standard Deviation
C-1	654	1.50	0.50	4.48	0.50
C-2	654	1.53	0.52	4.53	0.50
C-3	654	1.56	0.57	4.52	0.50
C-4	654	1.54	0.53	4.50	0.50
C-5	654	1.53	0.52	4.49	0.50
C-6	654	1.49	0.53	4.48	0.50
C-7	654	1.57	0.56	4.51	0.50
C-8	654	1.52	0.52	4.52	0.50

Source: Primary Data

From the Table No.1 (d) it is understood that the mean value for each construct has increased in women after joining SHG. One of the main reasons for women joining SHGs is to gain self respect. Women joining SHG would gain confidence and be recognized at home. In order to study women acquiring self respect after joining SHGs, the researcher have formulated the following hypothesis and put to test:

H0: There is no significant difference in self respect amongst women after joining SHGs.

H1: There is a significant difference in self respect amongst women after joining SHGs.

According to the primary data the researcher applied tool to test the hypothesis:

$$Z \text{ Test} = \frac{\bar{x} - \mu}{\frac{\sigma}{\sqrt{n}}}$$

According to the formula mean = 23.79, mu=0, standard deviation= 0.019831 and n = 654.

Applying the formula, arrived at the p value=0.0013 which is less than 0.05. Therefore researcher rejects the null hypothesis and accepts the alternative hypothesis.

Table No.1 (e) Self Help Group have an impact on Self Respect (DHAN foundation)

Sl. No.	Particulars	P – value
1.	Self-Respect after joining SHG	0.0013*

Source: Primary Data

The standard p-value of 0.05 and the tabulated p-value is 0.0013 which is less than standard value (table 1 (e)). It is found that significant difference exists at five per cent significant level. As a result, the null hypothesis is rejected. This states that there is a significant difference in self-respect amongst women after joining SHGs. By analyzing the responses from women it is understood that through SHGs, the women in Mysuru have seen a rise in their self respect. After joining SHG, increased self-respect has improved their involvement in decision making in their family which ultimately leads to gaining confidence and set boundaries.

Considering the overall parameters of Self Help Group that improves the self respect of women, it is clear that there is a significant impact of Self Help Group on Self Respect amongst Women joining SHG. Self help group can help women gain confidence and involve in decision making activities at home. A women accepting self, respecting her efforts and respecting self is the real power. A healthy level of Self-Respect enables women to have the confidence to set firm boundaries.

## **7. FINDINGS:**

The present study is an attempt to find that women joining self help group acquires self respect which plays a significant role in everyday life of women. Based on the primary data, the following findings emerged:

- It is observed that five hundred and eighty eight respondents fall in the age group of 21 – 40 years of age. This accounts for ninety per cent of the population that was surveyed. From this it is clear that 90 percent of women are young who has started their married life in which they expect better support from their family. This can also convey that the women joining this group are young and correct age to find a place within and also in the society.
- It is found that 59 percentage of the respondents are house wives, 27 percentage of respondents are house maids, two percentages are from agriculture background and 12 percentage respondents are employees from this it is clear that majority of the women who join self help group is house wives.
- It was observed that eighty five per cent of the respondents were members of SHGs for more than five years and fourteen per cent of the respondents are part of the SHGs from one to five years.
- The women had joined the group in order to gain self respect and to get self confidence to participate in decision making. Women gains confidence by knowing herself and to be secure to lead their life. The members had joined the group in order to develop collective social activities.
- The standard p-value of 0.05 and the tabulated p-value is 0.0013 which is less than standard value (table 7.1 (e)). It is found that significant difference exists at five per cent significant level. This states that there is a significant difference in self respect amongst women after joining SHGs.
- The study also reveals that SHGs has a set of agenda for helping women even empowering them financially.

## **8. RECOMMENDATIONS:**

- A similar study can be done in other self help groups.
- A descriptive study can be conducted in other states in India.

## **9. CONCLUSION:**

Thus, SHGs have helped women to know herself, how much a women loves herself, her strength, to respect her goals and dreams, to respect her needs, her thoughts and feelings so that women need not be compared. Through Self Help Group, Women can build the confidence to acquire skills and take decisions confidently after acquiring Self-Respect. These have paved the way for women to gain confident and for the betterment of their wellbeing without any discrimination to improve the poor in the Nation.

## **10. ACKNOWLEDGEMENT:**

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