

Impact of Schemes Designed for Women in Goa on their Self-Esteem and Psychological Wellbeing

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Abstract: The present study was undertaken to examine the Impact of Schemes Designed for Women in Goa on their Self-Esteem and Psychological Well-Being. The sample consisted of women belonging from the age group 18-40 years and above. These women belonged to the various talukas of Goa. The sample comprised of 1050 women. The tools used in this study included Rosenberg Self-Esteem Scale developed by Morris Rosenberg and the Ryffs Psychological Well-Being Scale developed by Carol Ryff. Data was analysed by incorporating the t-test and ANOVA. The results have shown that women who have availed schemes have shown higher level of self-esteem. Women who have not faced difficulties in applying for schemes have shown higher psychological well-being and self-esteem. The studies also revealed that women who have received skill training, have their own business and are employed in an organization show better psychological well-being and self-esteem in comparison to housewives. Women who are employed show higher level of self-esteem and psychological well-being compared to women who are unemployed.

Keywords: Schemes, Self-Esteem, Psychological Wellbeing.

I. INTRODUCTION

Dr. A. P. J. Abdul Kalam "Empowering woman is a requisite for creating a good Nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately a good nation".

Women's issues have received much interest from social philosophers, bureaucrats, policymakers, non-profit organizations, researchers, and others. In India, the patriarchal family system, along with the "son preference," has contributed to the female gender's neglect and degradation. Feticide, infanticide, poor access to education, lack of health care and nutrition, child labor, child marriage, dowry deaths, domestic violence, early motherhood, frequent pregnancy, and other kinds of injustice and inequality against women manifest themselves in a variety of ways. The deterioration of women's conditions in India was reflected in the falling sex ratio. The federal and state governments saw a pressing need to intervene through law and social programs in order to provide a better living for girls. These programs were designed to empower girls and to provide a favorable environment in the home and in society so that they can live a dignified life. According to studies, the family must shift its mindset from viewing the female child as a liability to viewing the girl child as a profit. All these impacts the self-esteem and psychological well being of people in various ways. Self-Esteem is described as a person's overall sense of self-worth or personal value. In other words, how much you appreciate and like yourself. The term "psychological well-being" can be explained through two perspectives- the Hedonic and Eudaimonic perspective of well-being, the former indicating emotional well-being and the latter indication well-being.

Objectives of the Study

To study the impact of various schemes designed for women in Goa on their Psychological Well-Being and Self Esteem.

Hypothesis

H_{a1}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who have availed schemes and not availed schemes.

H_{a2}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who have benefited with schemes and not benefited with schemes.

H_{a3}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women from whom schemes led to empowerment, independent life, scheme not benefited at all, schemes led to both empowerment and independent life.

H_{a4}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who faced difficulties while applying for the scheme and women who have not faced difficulties while applying for the scheme

H_{a5}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who are skill trained, having their own business, employed in an organization and housewives.

H_{a6}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who are employed and unemployed.

II. LITERATURE REVIEW

Sathiyabama, P. & Velmurugan, R. (2019) conducted a study on the The Awareness Of Indian Government Schemes Among The Women Entrepreneurs Of Coimbatore District. The paper is focused on identifying Wes'(Women Entrepreneurship) awareness of Government-promoted WE schemes in Coimbatore district and offering suitable suggestions to raise their awareness. The primary data have been collected from 150 WEs by adopting convenience sampling method. The findings of the study disclose that most of the WEs are aware of Muthra Yojana scheme, —Industrial Finance Corporation of India Scheme of Interest Subsidy for Women Entrepreneurs, —Annapura Scheme etc.

Pandey, N & Parthasarathy, D. (2009) conducted a study on the Impact Analysis of Welfare Schemes of Women's Empowerment: With Reference to RMK, STEP and E-Haat. The study examined the perspective of women who are getting benefitted through various government schemes implemented in assistance with nongovernmental organizations. The impact observed is in terms of such as - financial assistance, training facilities, infrastructure and its awareness, motivation, confidence, increase in the rate of women opting for entrepreneurship. Studies have shown that such initiatives are boosting self-confidence, increasing the purchasing power and decision-making power, leading to their empowerment. It, therefore, addressed the economic, socio-cultural, inter-personal, psychological, political and legal domains of empowerment. The study had been conducted in three selected village of Maharashtra. Data was collected from various NGO, Women entrepreneurs and women beneficiaries associated with various Self-Help Group's (SHG's) in the Kanave, Shahapur (Dist. Thane) and Vengaon, Karjat (Dist. Raigad) regions. The Mixed method approach has been adopted for analysis of this research. Primary data was collected from personal interviews with well-structured questionnaires and focus group discussions in both the areas.

Chawla, S & Sharma, R (2019) conducted a study on Enhancing Women's Well-Being: The Role of Psychological Capital and Perceived Gender Equity, With Social Support as a Moderator and Commitment as a Mediator. The study aimed to determine the role of psychological capital and perceived gender equity on employee well-being, particularly women, and assess if commitment mediates and social support moderates the relationships between psychological capital, perceived gender equity, and well-being. A personal survey method was employed for data collection using standardized measures from a representative sample of 433 managers (201 women and 233 men) from private sector companies in India. The findings revealed that perceived gender equity in the workplace positively impacts employee well-being for both men and women, with the greater impact being on women's well-being. To Facilitate employee well-being, organizations can leverage the strengths of psychological capital through training interventions and can promote perceived gender equity through appropriate policies and practices. This bridges the knowledge gap in developing and utilizing psychological capital to enhance employee well-being, especially for women, who are under pressure due to their demanding multiple roles at work and home.

Fagan, P.; Quinn-Gates, H.; Rebsso, M. & Cromie, S. conducted a study on The Impact of Self-Help Groups on the Psychosocial Well-Being of Female Members in Ethiopia. This paper reports the first phase of a mixed methods examination of the impact of Tearfund SHG membership on the psychosocial well-being of womens' SHGs in Ethiopia. Five young SHGs (<2 years) acted as a comparison for five older SHGs (> 5 years) across self-evaluations and

standardized scales while covarying for chronological age. These results were enriched by focus groups, semi-structured observations and structured interviews. Results showed that members of older SHGs reported statistically greater psychosocial well-being on 4/10 self-evaluated impact indices and 2/3 of the standardized scales. The younger vs older group differences are significant but small. A richer understanding of the impact is gained through the qualitative reports. Future studies will be strengthened by the addition of longitudinal data, through adjusting measures better to the culture, and through collecting baseline data from SHG initiation. This study provides extensive qualitative and quantitative evidence of the impact of Tearfund SHG membership on psychosocial well-being.

III. RESEARCH METHODOLOGY

i. Research Design:

The present study is Comparative in nature. It is comparative in nature, since it tries to study the differences in age, religion, marital status, occupational status and cast among women's Psychological Well Being and Self Esteem. It also compares those women who have availed for and benefited from schemes. A random sampling technique was selected for the purpose of the study.

ii. Population Sample:

The sample consisted of 1050 women belonging to the state of Goa. The women in this study were randomly selected from the various Talukas across Goa. The women belonged to the age groups 18-40 years and above from various religions, cast and occupational status.

iii. Measurements

In this study two scales have been used, Psychological Wellbeing Scale and Rosenberg Self-Esteem Scale (RSE)

iv. Data Collection:

Data was collected using the SurveyCTO app. Women respondents belonging to the State of Goa were the sample and had to fill the questionnaires via the app provided to them by the representatives. The representatives then instructed the respondents and the questionnaires were filled. The data was then scored according to the scoring information.

v. Data processing:

The completed questionnaires were used for processing the data. The data was coded and scored according to the scoring procedure in the manual. The raw data was entered in Microsoft excel sheet for further analysis.

vi. Method of Analysis:

Data was analysed using the SPSS software. T-test and ANOVA was conducted wherever necessary for the analysis.

IV. DATA ANALYSIS AND FINDINGS

The present research was conducted to study the impact of various schemes designed for women and its impact on their Psychological Well-Being and Self-Esteem. The sample size was 1050 women belonging to the state of Goa. The sample description has been depicted in the following graphical representations.

H_a1: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who have availed schemes and not availed schemes.

Table No 1: N, Means, SDs and t-values for the Psychological Well-Being and Self-Esteem Scores of Women who have availed schemes and not availed schemes.

Variables	Group	N	Mean	SD	t-value
Psychological Well-Being	Women who have availed schemes	726	50.33	10.29	1.07
	Women who have not availed schemes	297	49.61	09.38	
Self esteem	Women who have availed schemes Extroversion	726	50.61	09.47	2.69**
	Women who have not availed schemes	297	48.75	11.29	

**P<0.001; Very Highly Significant

An inspection of the mean scores presented in Table 1 reveal the following facts:

Women who have availed schemes have shown slightly above average psychological well-being (50.33), while Women who have not availed schemes have shown slightly below average psychological well-being (49.61). Whereas, for self-esteem, Women who have availed schemes have shown above average self-esteem (50.61), while Women who have not availed schemes have shown below average self-esteem (48.75).

The obtained t-value reported in Table 1 reveals that the t-value for the psychological well-being (1.07) is insignificant ($P>0.05$). For the variable that is self-esteem t-value (2.69) is highly significant ($P<0.01$).

These results show that the two group's women who have availed schemes and women who have not availed schemes differ among themselves significantly in self-esteem. In other words, women who have availed schemes have shown higher level of self-esteem compared to women who have not availed schemes. Further there is no significant difference in the psychological well-being between both the groups of women who have availed schemes and women who have not availed schemes.

H_{a2}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who have benefited with schemes and not benefited with schemes.

Table No 2: N, Means, SDs and t-values for the Psychological Well-Being and Self-Esteem Scores of Women who have benefited with schemes and not benefited with schemes.

Variables	Group	N	Mean	SD	t-value
Psychological Well-Being	Women who have benefited with schemes	673	49.92	10.38	.180
	Women who have not benefited with schemes	351	49.81	09.45	
Self esteem	Women who have benefited with schemes	673	50.06	09.40	.042
	Women who have not benefited with schemes	351	50.03	11.28	

$P>0.05$; Not Significant

An inspection of the mean scores presented in Table 2 reveal the following facts:

Women who have benefited with schemes have shown slightly below average psychological well-being (49.92), while Women who have not benefited with schemes have also shown slightly below average psychological well-being (49.81). Whereas, for self-esteem, Women who have availed schemes have shown above average self-esteem (50.06), while Women who have not availed schemes have also shown above average self-esteem (50.03).

The obtained t-value reported in Table 2 reveals that the t-value for the psychological well-being (.180) and self-esteem (.042) is not significant ($P>0.05$).

These results show that the two group's women who have benefited from schemes and women who have not benefited from schemes do not differ in their self-esteem and psychological well-being. Thus, there is no significant difference in the Psychological Well-Being and Self-Esteem between women who have benefited from schemes and women who have not benefited from schemes.

H_{a3}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women from whom schemes led to empowerment, independent life, scheme not benefited at all, schemes led to both empowerment and independent life.

Table No 3: N, Means, SDs and F-values for the Psychological Well-Being and Self-Esteem Scores of Women from whom schemes led to empowerment, independent life, scheme not benefited at all, schemes led to both empowerment and independent life.

Variables	Group	N	Mean	SD	F-value
Psychological Well-Being	Scheme led to empowerment of women	186	49.84	08.82	0.97
	Scheme led to independent life	229	50.76	09.57	
	Scheme not benefited at all	275	49.92	09.45	
	Scheme led to empowerment and independent life	309	49.27	11.47	
	Scheme led to empowerment of women	186	49.42	08.57	0.37

Self esteem	Scheme led to independent life	229	49.71	11.11	
	Scheme not benefited at all	275	50.20	11.29	
	Scheme led to empowerment and independent life	309	50.27	09.07	

$P > 0.05$; Not Significant

An inspection of the mean scores presented in Table 3 reveal the following facts:

Schemes that have led to only empowerment of women and empowerment and independent life have shown slightly below average psychological well-being (49.84) and (49.27) respectively. Whereas women who believe that schemes have led to them living an independent life only show slightly above average psychological well-being (50.76). On the other hand, women who believe that schemes have not benefited them at all have shown slightly below average psychological well-being (49.92).

In terms of Self-Esteem, schemes that have led to only empowerment of women and only lead an independent life, have shown slightly below average self-esteem (49.42) and (49.71) respectively. Whereas, schemes that have led to the empowerment of women and lead an independent life show slightly above average self-esteem (50.27). On the other hand, women who have not benefited from schemes at all also show a slightly above average self-esteem (50.20).

The obtained t-value reported in Table 3 reveals that the F-value for the psychological well-being (0.97) and self-esteem (0.37) are not significant ($P > 0.05$).

These results show that the schemes have not empowered women nor make them live an independent life. Women have not benefited from schemes at all. Thus, there is no significant difference in the Psychological Well-Being and Self-Esteem between women from whom schemes led to empowerment, independent life, scheme not benefited at all, schemes led to both empowerment and independent life.

H_a4: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who faced difficulties while applying for the scheme and women who have not faced difficulties while applying for the scheme

Table No 4: N, Means, SDs and t-values for the Psychological Well-Being and Self-Esteem Scores of Women who faced difficulties while applying for the scheme and women who have not faced difficulties while applying for the scheme

Variables	Group	N	Mean	SD	t-value
Psychological Well-Being	Women who faced difficulties while applying for the scheme	549	47.93	08.90	-7.36***
	women who have not faced difficulties while applying for the scheme	492	52.40	10.50	
Self esteem	Women who faced difficulties while applying for the scheme	549	48.32	9.41	-5.96***
	women who have not faced difficulties while applying for the scheme	492	51.97	10.33	

*** $P < 0.001$; Very Highly Significant

An inspection of the mean scores presented in Table 4 reveal the following facts:

Women who have faced difficulties while applying for schemes have shown slightly below average psychological well-being (47.93), while Women who have not faced difficulties while applying for schemes have shown an above average psychological well-being (52.40). Whereas, for self-esteem, Women who have faced difficulties while applying for schemes have shown slightly below average self-esteem (48.32), while Women who have not faced any difficulties while applying for schemes have shown slightly above average self-esteem (51.97).

The obtained t-value reported in Table 4 reveals that the t-value for the psychological well-being (-7.36) and self-esteem t-value (-5.96) are very highly significant ($P < 0.001$).

These results show that the two group's women who have faced difficulties while applying for schemes and women who have not faced difficulties in applying for schemes do differ among themselves very highly significantly in both self-esteem and psychological well-being. In other words, women who have not faced difficulties in applying for schemes have shown higher psychological well-being and self-esteem.

H_{a5}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who are skill trained, having their own business, employed in an organization and housewives.

Table No 5: N, Means, SDs and F-values for the Psychological Well-Being and Self-Esteem Scores of Women who are skill trained, having their own business, employed in an organization and housewives.

Variables	Group	N	Mean	SD	F-value
Psychological Well-Being	Trained skill women	182	50.57	09.35	4.31**
	women having own business	52	51.73	09.28	
	women employed in organization	36	51.74	09.49	
	House wife	505	48.49	09.46	
Self esteem	Trained skill women	182	50.23	08.39	4.59**
	women having own business	52	52.12	09.27	
	women employed in organization	36	52.89	10.91	
	House wife	505	48.49	10.44	

**P<0.01; Highly Significant

An inspection of the mean scores presented in Table 5 reveal the following facts:

Women who are skill trained, having their own business and employed in an organization have slightly above average psychological well-being (50.57), (51.73) and (51.74) respectively. While Women are housewives have shown slightly below average psychological well-being (48.49). Whereas, for self-esteem, Women who are skill trained, having their own business and employed in an organization have slightly above average self-esteem (50.23), (52.12) and (52.89) respectively. Whereas, Women who have are housewives have shown below average self-esteem (48.49).

The obtained t-value reported in Table 5 reveals that the F-value for the psychological well-being (4.31) and self-esteem t-value (4.59) are highly significant (P<0.01).

These results show that women who are skill trained, having their own business, employed in an organization and housewives differ among themselves highly significantly in self-esteem and psychological well-being. In other words, women who have received skill training, have their own business and are employed in an organization show better psychological well-being and self-esteem in comparison to housewives.

H_{a6}: There will be a significant difference in the Psychological Well-Being and Self-Esteem between women who are employed and unemployed.

Table No 6: N, Means, SDs and t-values for the Psychological Well-Being and Self-Esteem Scores of Women who are employed and women who are unemployed

Variables	Group	N	Mean	SD	t-value
Psychological Well-Being	Women who are employed	221	51.07	09.74	1.84*
	women who are unemployed	829	49.71	10.56	
Self esteem	Women who are employed	221	51.04	09.76	1.77*
	women who are unemployed	829	49.73	10.67	

*P<0.05; Significant

An inspection of the mean scores presented in Table 6 reveal the following facts:

Women who are employed have shown slightly above average psychological well-being (51.07), while Women who are unemployed have shown slightly below average psychological well-being (49.71). Whereas, for self-esteem, Women who are employed have shown slightly above average self-esteem (51.04), while Women who are unemployed have shown slightly below average self-esteem (49.73).

The obtained t-value reported in Table 6 reveals that the t-value for the psychological well-being (1.84) and self-esteem t-value (1.77) are significant ($P < 0.05$).

These results show that the two group's women who are employed and women who are unemployed differ among themselves significantly in psychological well-being and self-esteem. In other words, women who are employed show higher level of self-esteem and psychological well-being compared to women who are unemployed. A reason for this is that Women employment promotes empowerment of society and paves way for a positive ideology. Women empowerment leads to better policy and decisions. When women stand up they push limits and come up extra ordinary ideas to improve lives. Women are natural managers and very adaptable. Working full time gives a bigger sense of purpose and personal fulfillment. Having a life of your own and enjoying it on your own terms is very important for every individual. Working women have a life beyond their family and kids, which gives them a sense of self-accomplishment and fulfillment.

V. SUMMARY AND CONCLUSION

The present study was undertaken to study the Impact of Schemes Designed for Women in Goa on their Self-Esteem and Psychological Well-Being. Through this study it was observed that:

Women who have availed schemes have shown higher level of self-esteem compared to women who have not availed schemes.

Women who have not faced difficulties in applying for schemes have shown higher psychological well-being and self-esteem.

Women who have received skill training, have their own business and are employed in an organization show better psychological well-being and self-esteem in comparison to housewives.

Women who are employed show higher level of self-esteem and psychological well-being compared to women who are unemployed.

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