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## “A STUDY ON SELF-CONCEPT OF WOMEN BANKERS OF NATIONALIZED BANKS AND OTHER BANKS”

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### **Abstract:**

Self concept is a set of self-identity and self-schemas which, together, form a person that an individual perceives himself-to be. It shapes his cognitions, feelings, actions and attitudes. It is said to be the ‘Core’ of personality. The present study is designed to know the self-concept of Women Bankers of Nationalized and Other Banks of Kamrup (Rural) District of Assam. Purposive sampling method was employed to select the sample of 150 Women Bankers. Data were collected by using Dr. (Ms) Mukta Rani Rastogi’s self-concept scale. Both the descriptive and inferential statistics were used to analyze the data. The major findings revealed that the self-concept of Women Bankers is very high and there exist no significant difference in self-concept among the Women Bankers of Nationalized Banks and Other Banks.

**Keywords;** Self-Concept , Women Bankers , Nationalized Banks.

### **INTRODUCTION**

Each and every individual has an idea about himself. From this idea, self-concept is emerged. Actually self-concept is evolved in psychological literature. It denotes the pictures or images one has about himself or how an individual perceives and evaluates himself. It comprises of his beliefs and convictions, values, and choices he has about himself, his characteristics, aspirations and achievements etc.

Self-Concept is a set of self-identity and self-schemas which together, form a person that an individual perceives himself to be. It shapes his cognitions, feelings, actions and attitudes. It also serves as a lens through which the individual interprets the environments and his experiences. Self-concept drives an individual to behave with some consistency across different situations, and also guide him for adjustment with the environment.

Different psychologists used the term-‘Self-Concept’ in different terms/senses and also defined differently. According to Hamachek, D.E. (1977) self-concept is that particular cluster of ideas and attitudes one has about his awareness at any given moment of time, or, another way of looking at it is to view his self-concept as the organized cognitive structure, derived from experiences of his own self. Thus out of his awareness of himself grow the idea (concept) of kind of person he sees himself as being.

Hall and Lindzey (1957) stated that the 'self' has two distinct meaning such as-self-as object and self as process.

Self-as object means that it conveys a person's attitudes, feelings and perceptions of himself as an object i.e. it is as if one could stand outside of himself and evaluates that he sees from a more or less detached point of view and thinks of himself. Here the self is a knower. Self-as process is regarded as an active group of psychological process which influences behaviour and adjustment. Here self is doer, also known as-'self as subject' or 'self as agent'.

Concepts of self are hierarchical in nature—the primary self-concept and the secondary self-concept. Both the primary and secondary self-concept includes physical and psychological self-images. But to have a clear understanding of self, one must know the three aspect of self-viz.-physical self, social self and personal self.

Physical self means the physical features of an individual such as—height, weight, complexion, and fairness etc., social self refers the relation of an individual with others or how others see him. The personal self refers the concept of an individual about his own attitudes, his role in life, hopes, aspirations, faiths etc.

Women are playing vital role with equal vigorous with her male counterpart, in all aspect of life including trade and commerce wherein Banking sector is also incorporated. They also equally maintain self-discipline to promote the capacity of control, motivation, responsibility, feeling belongingness and better public service for healthy growth and development and also for expansion of their concerned business. The Women Bankers also do it. Even the Women Bankers are fully trained up themselves in this line, through various training programmes whereby they acquired a lot of experiences which ultimately affected on their self-concept and also helped them in maintaining good relationship with their customers with polite social behaviour. In other words, it can be stated that the experiences affected on the self-concept of the Women Bankers. As such it is felt that a study on self-concept of Women Bankers will have a significant value and accordingly the present study is designed as-*A study on Self-Concept of Women Bankers of Nationalized and Others Banks of Kamrup (Rural) District of Assam* and expected that it will reflect the actual picture/image of self-concept of the Women Bankers which may help in shaping of cognitions, feelings, actions and attitudes of the other members of our society as expectation of the society for a peaceful and harmonious social life.

### **Objective :**

- (1) To study the self-concept of Women Bankers of Nationalized Banks and Other Banks.
- (2) To study the difference in self-concept, if any, between the Women Bankers of Nationalized Banks and the Women Bankers of Other Banks.

### **Hypothesis :**

- (a) The self-concept of Women Bankers of Nationalized Banks and Other Banks is very high.

(b) There exist no significant difference in self-concept between the Women Bankers of Nationalized Banks and the Women Bankers Other Banks.

**Method :**

Following method and procedure were adopted to conduct the present study.

(i) **Sample :** Total 150 Women Bankers, 75 from Nationalized Banks and 75 from Other Banks were selected randomly within Kamrup (Rural) District of Assam, were taken as sample.

(ii) **Tool :** Self-concept Scale constructed and standardized by Dr. (MS) Mukta Rani Rastogi was used for the present study.

**Analysis and interpretation of data :**

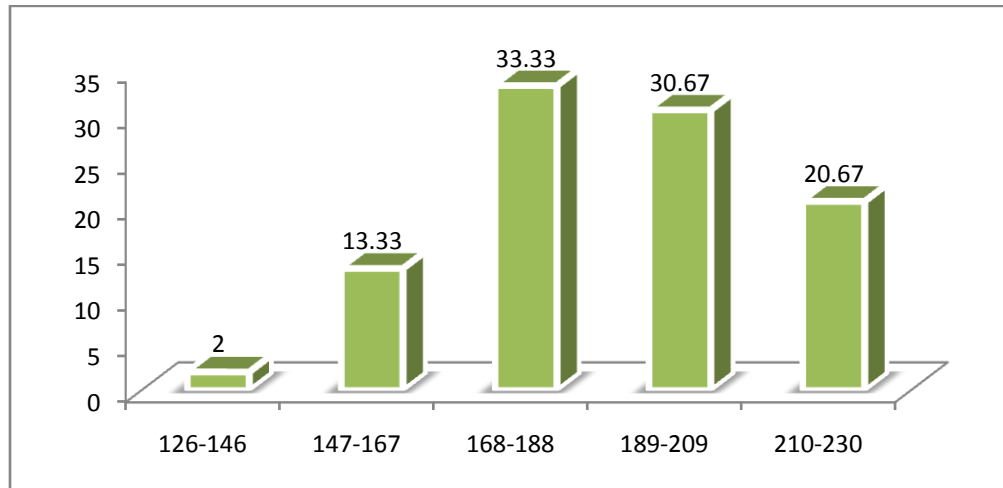
In order to study the self-concept of Women Bankers of Nationalized Banks and Other Banks, collected raw data were classified in a frequency distribution Table where all self-concept scores of Women Bankers were included as shown in Table-I below.

**Table-1**  
**Frequency distribution and its percentage as per self-concept scores**

Scores	Frequency	Percentage
210-230	31	20.67
189-209	46	30.67
168-188	50	33.33
147-167	20	13.33
126-146	3	2.00
Total	150	100

Table – 1 shows that the lowest and the highest self-concept scores obtained by the Women Bankers of Nationalized Banks and Other Banks are 126 and 230 respectively as against lowest score 51 and highest scores 255 as per adopted self-concept scale. It means that there is no Woman Banker with having self-concept scores below 126 and above 230. Among the Women Bankers 2% Women Bankers are in between 126 to 146, 13.33% in between 147 to 167, 33.33% in between 168 to 188, 30.67% in between 189 to 209, and 20.67% in between 210 to 230 in the self-concept scale. The percentage of the Women Bankers are shown graphically with Bar-diagram in Figure-1 below.

**Fig-1-Showing the percentage of Women Bankers according to their self-concept scores**



The level of self-concept of the Women Bankers are classified into 5 (five) different level such as ‘Very poor’ (Scores upto 125 i.e. 49% of total maximum scores as per adopted self-concept scale), ‘Poor’ (scores from 126 to 146), ‘Average’ (Scores from 147 to 167), ‘High’ (scores from 168 to 188) and ‘Very High’ (scores from 189 and above).

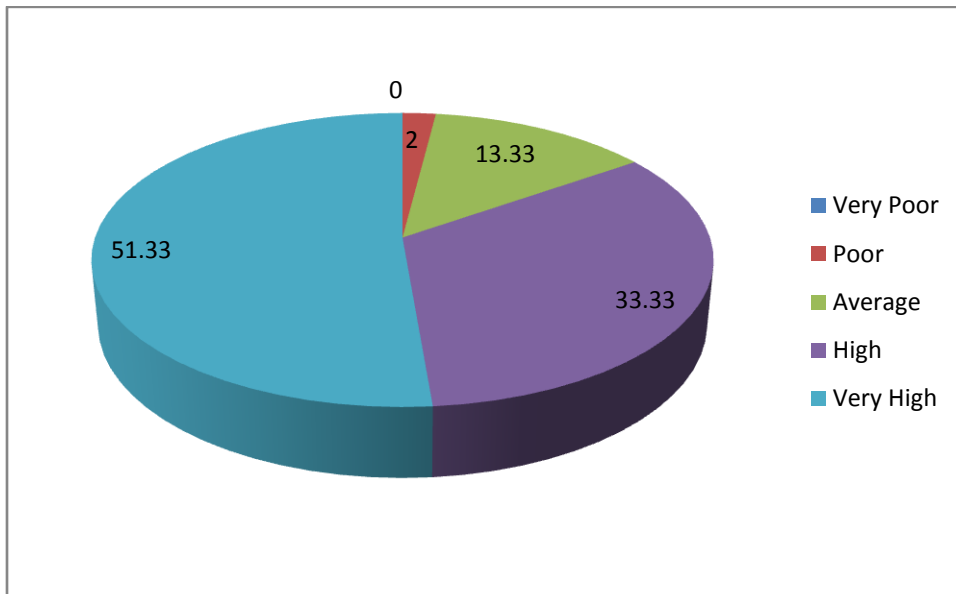
**Table-2  
 Percentage of Women Bankers in different level of  
 Self-concept according to their scores**

Level of Self-concept	No. of Women Bankers	Percentage
Very Poor	0	0
Poor	3	2.00
Average	20	13.33
High	50	33.33
Very High	77	51.33
Total	150	100

In Table-2 it is seen that there is no Women Banker in both Nationalized Banks and Others Banks with ‘Very Poor’ self-concept. But there found Women Bankers with ‘Poor’ self-concept the percentage of which is stood at 2 only. Again 13.33% Women Bankers are found with having ‘Average’ self-concept, while 33.33% Women Bankers are holding High Level self concept and the rest 51.33% Women Bankers are holding Very High level self-concept.

Accordingly it is found that 15.33% Women Bankers are holding Average and below Average level self-concept and the rest 84.67% Women Bankers, as whole, are holding above average Level self-concept. So, it can be concluded that the self-concept of Women Bankers is very high. Hence the 1<sup>st</sup> hypothesis is retained. The percentage of Woken Bankers according to their level of self-concept are shown below with pie-diagram in Figure-2.

**Figure – 2 : Showing the level of self-concept**



Again, in order to study the difference in self-concept, if any, between the Women Bankers of Nationalized Banks and the Women Bankers of Other Banks, collected raw data were analysed by employing Mean Scores (M.S.), Standard Deviation (S.D.) and t-value.

Calculations were made separately in 10 (ten) different constructs i.e. 10 (ten) different aspect of self-concept as per adopted self-concept scale such as-Health and Sex Appropriateness, Abilities, Self-Confidence, Self-acceptance, Worthiness, Present, Past and Future, Beliefs and Convictions, Feelings of Shame and Guilt, Sociability and Emotional Maturity, to make depth and comprehensive study on different aspect of self-concept of Women Bankers of Nationalized Banks and Others Banks.

From the result it was found that out of total 10 (ten) constructs significant difference in self-concept is found against only one construct viz.-Belief and convictions, and there exist no significant difference in self-concept against other 9 (Nine) constructs. Even there exist no significant difference in total Mean Scores of all 10 (ten) constructs, as a whole, between the Women Bankers of Nationalized Banks and the Women Bankers of Other Banks and the calculated t-value 0.136 is lower than the table value at 0.05 level of probability i.e. the obtained t-value is not significant at any level. Hence it is found that there exist no significant difference

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in self-concept between the Women Bankers of Nationalized Banks and the Women Bankers of Other Banks. Accordingly, the 2<sup>nd</sup> hypothesis is also retained.

### CONCLUSION:

Women Bankers are experienced similarly under unique system of various training programmes, and same work-culture which influence on their cognitions, feelings, actions and attitudes uniquely. So there exist no significant difference in self-concept amongst the Women Bankers of different Banks, irrespective of their rank/grade and organizational identity. It indicates that experiences affected on the self-concept of Women Bankers and so their self-concept is very high. Hence it can be concluded that 'experience' is the most influential factor for determination of one's self-concept and organizational identity plays no role in determination of one's self-concept.

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