

CHAPTER 6

MICRO FINANCE AND WOMEN EMPOWERMENT

To study the impact of microfinance on women empowerment this chapter is divided into four sections- economic empowerment; social empowerment; political empowerment and additionally this chapter attempts to examine problems and challenges faced by women beneficiaries.

6.1 ECONOMIC EMPOWERMENT

The unique feature of microfinance programme is that it focuses on women for development. The basic idea is to empower women by providing them financial assistance and allowing them to earn an independent income, contribute financially to their households and generate self-employment. This economic independence is expected to generate increased self-respect, self-esteem, self-confidence and other forms of empowerment for women participants of the programme. The process of empowerment of the beneficiaries of the programme is not automatic, but depends upon many factors. These factors may be abilities, environment, initiative and status of women as a group discussed as under.

6.1.1. Impact of MFI in Economic Decision Making by Respondents

The respondents were asked to register the extent of their decision making authority in the family regarding different economic issues. They answered in terms of 'Completely', 'To a Large Extent', 'To Some Extent', 'Rarely' and 'Never' with the respective score of 5,4,3,2 and 1. The weighted mean scores and F-ratios were calculated and presented in Table 6.1.1.

Table 6.1.1
Extent of Economic Decision Making by the Respondents in the
Family

Statements	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean \pm SD	Mean \pm SD	Mean \pm SD	Mean \pm SD	
Use of loan amount	3.92 \pm 1.50	4.05 \pm 0.82	3.82 \pm 1.02	3.97 \pm 0.90	1.45
Regarding the business to be started with the loan amt.	3.59 \pm 1.10	3.84 \pm 0.90	3.60 \pm 1.12	3.72 \pm 1.01	1.80
Regarding the use of income generated by the business	3.59 \pm 1.16	3.88 \pm 0.78	3.67 \pm 1.06	3.76 \pm 0.99	2.11
Do you think you can take decision of household infrastructure/ smokeless chullah/house hold repair	3.18 \pm 1.19	3.49 \pm 1.08	3.49 \pm 1.22	3.41 \pm 1.14	1.67
Do you thing you can take decision for house hold purchase like equipment/live stock	3.15 +-1.15	3.46 +-1.12	3.47 +-1.26	3.39 +-1.21	1.61

The overall average score of 'use of loan amount' came to be 3.97, indicating that the decision making of respondents was to a large extent. Zone wise analysis also depicted the similar pattern. The overall average score of 'decision making regarding the business/work to be started with the loan amount' was 3.72, showing the decision making to a large extent. Zones also registered a similar trend.

The decision making score of 'the use of income generated by the business' was on the overall 3.76 indicating again a large extent involvement in decision making. The decision making regarding the use of income generated through business was to a large extent in all the zones. The overall average of 'decision making regarding household infrastructure/ smokeless chulla/ household repairs' came to be 3.41. This indicated that the decision making in this regard was to some extent. It was also to some extent in different zones. The average score of 'decision making regarding purchases like farm equipments/ livestock' worked at 3.39, which indicated that the decision making in this regard was to some extent. The average score was 3.15 in Zone-I, 3.46 in Zone-II and 3.47 in Zone-III depicting the decision making to some extent.

The analysis showed that the decision making regarding use of loan amount, business/work to be started with the loan money and use of income generated through business was to large extent while the decision making regarding household infrastructure and purchases of households was to some extent in all the zones as well as the state.

6.1.2 Development and Growth

The members expressed their extent of agreement on some statements related to the development and growth of group members. They expressed in terms of 'Strongly Agree', 'Agree', 'Neutral', 'Disagree' and 'Strongly Disagree'. The mean extent of agreement and the calculated F-ratios are shown in Table 6.1.2.

Table 6.1.2
Extent of Agreement on Development and Growth Aspects of the Respondents

Statement	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean \pm SD	Mean \pm SD	Mean \pm SD	Mean \pm SD	
Your literacy level has increased	4.21 \pm 1.02	4.31 \pm 1.01	4.15 \pm 1.27	4.25 \pm 1.07	0.48
Your education level has increased	1.70 \pm 1.42	1.62 \pm 1.31	2.18 \pm 1.75	1.76 \pm 1.46	1.04
Your knowledge for the work has increased	4.11 \pm 0.88	4.12 \pm 0.93	3.76 \pm 1.07	4.04 \pm 0.96	2.01
You can manage work independently	3.89 \pm 1.00	4.03 \pm 1.00	3.73 \pm 1.21	3.93 \pm 1.05	1.69
You can express your views independently	3.77 \pm 1.00	3.96 \pm 1.05	3.63 \pm 1.28	3.84 \pm 1.09	1.78
Your family/people respect you and your decision	3.74 \pm 1.00	3.87 \pm 1.06	3.64 \pm 1.25	3.79 \pm 1.09	1.00

The overall average extent of agreement on ‘the increase in literacy level’ was 4.25, indicating that the respondents agreed on the increase in their literacy level after joining SHG. The average score was 4.21, 4.31 and 4.15 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones agreed that their literacy level increased after joining the SHG.

The overall average extent of agreement on ‘the increase in education level’ was 1.76, indicating that the respondents disagreed on

the increase in their education level after joining SHG. The average score was 1.70, 1.62 and 2.18 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones disagreed that their education level increased after joining the SHG. The overall average extent of agreement on 'the increase in knowledge of work' was 4.04, indicating that the respondents agreed on the increase in their knowledge level for work after joining SHG. The average score was 4.11, 4.12 and 3.76 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones agreed that their knowledge of work increased after joining the SHG.

The overall average extent of agreement on the 'ability to manage the work independently' was 3.93, indicating that the respondents agreed on the increase in their ability to manage the work independently after joining SHG. The average score was 3.89, 4.03 and 3.73 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones agreed that their ability to manage the work independently increased after joining the SHG. The overall average extent of agreement on 'the expression of views independently' was 3.84, indicating that the respondents agreed on the increase in the expression of views independently after joining SHG. The average score was 3.77, 3.96 and 3.63 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones agreed that their expression of views independently improved after joining the SHG.

The overall average extent of agreement on 'family/people respect the respondents and their decisions' was 3.79, indicating that the respondents agreed on the increase in the respect by the family/people after joining SHG. The average score was 3.74, 3.87 and 3.64 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones agreed that their respect among family/people improved after joining the SHG.

Overall, it can be said that the development and growth of members has significantly increased after joining the SHGs, except the

increase in the educational level. However, their literacy level has improved a lot.

6.1.3 Impact of MFI on Voicing Concern of Respondents

The respondents were asked to register their opinion about different indicators of voicing concern after joining SHGs. They responded in terms of 'To a Very Large Extent', 'To a Large Extent', 'To Small Extent', 'To a Very Small Extent' and 'Not at All'. The results shown in Table 6.3 indicated that the overall average score of 'Decision taking for education of children' came to be 3.82, which revealed that the respondents took decision for education of children to a large extent. The mean score was 3.80, 3.90 and 3.64 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones took decision for education of children to a large extent.

Table 6.1.3.

Extent of Voicing Concern after Joining the Group by the Respondents

Statements	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean ± SD	Mean ± SD	Mean ± SD	Mean ± SD	
Can take decision for education of your children	3.80 ± 0.98	3.90 ± 0.86	3.64 ± 1.25	3.82 ± 0.99	1.44
Can take decision for education of girl child	3.85 ± 0.98	3.92 ± 0.86	3.71 ± 1.27	3.86 ± 0.99	0.86
Can take decision for career of your children	3.75 ± 0.98	3.80 ± 0.99	3.65 ± 1.32	3.76 ± 1.07	0.35

Have freedom for willful dress	3.82 ± 0.92	3.81 ± 0.87	3.69 ± 1.10	3.79 ± 0.94	0.38
Have freedom to choose life partner	1.38 ± 1.04	1.28 ± 0.91	1.11 ± 0.42	1.27 ± 0.87	1.43
Have freedom to use family planning	3.13 ± 1.23	3.24 ± 1.10	3.11 ± 1.27	3.18 ± 1.17	0.32
Have better check on domestic violence	3.36 ± 1.02	3.48 ± 1.02	3.33 ± 1.07	3.42 ± 1.03	0.53
Can take an action against dowry system	3.52 ± 0.91	3.56 ± 0.91	3.42 ± 1.03	3.52 ± 0.93	0.45

The overall average score of 'Decision taking for career of children' came to be 3.76, which revealed that the respondents took decision for career of children to a large extent. The mean score was 3.75, 3.80 and 3.65 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones took decision for the career of children to a large extent. The overall average score of 'freedom for willful dresses' came to be 3.79, which revealed that the respondents have freedom for willful dresses to a large extent. The mean score was 3.82, 3.81 and 3.69 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones have freedom for willful dresses to a large extent.

The overall average score of 'freedom to choose life partner' came to be 1.27, which revealed that the respondents have no freedom to choose life partner. The mean score was 1.38, 1.28 and 1.11 in Zone-I,

Zone-II and Zone-III respectively. This showed that the respondents in all the zones have no freedom to choose life partner. The overall average score of 'freedom to use family planning methods' came to be 3.18, which revealed that the respondents have freedom to use family planning methods to a small extent. The mean score was 3.13, 3.24 and 3.11 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones have freedom to use family planning methods to a small extent.

The overall average score of 'having better check on domestic violence/alcoholism' came to be 3.42, which revealed that the respondents are having better check on domestic violence/alcoholism to a small extent. The mean score was 3.36, 3.48 and 3.33 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones are having better check on domestic violence/alcoholism. The overall average score of 'taking action against dowry system' came to be 3.52, which revealed that the respondents can take action against dowry system to a small extent. The mean score was 3.36, 3.48 and 3.33 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones can take action against dowry system to a small extent.

The analysis showed that there is significant increase in the voicing concern of the members after joining the SHGs. It could not improve voicing concern regarding freedom to choose life partner. This is not the fault of the SHGs but its roots are there in the conservative nature of the society. Therefore, it will take time to enjoy freedom of choosing life partner till the society changes from conservative to progressive values.

6.2 Social Empowerment

Microfinance programme pursued through SHGs is a collective effort of group participants. The members co-operate one another, deal with other members of the society, and meet the members of other groups in their joint group meetings. In this way, they develop a social

behaviour. Women are given an opportunity to come out of the four walls of their houses and meet other members of the society, which leads to their socio-cultural and familial empowerment.

6.2.1 Impact of MFI on Mobility, Freedom, Development of Network

The traditional social norms restrict women's freedom of movement. But if a woman becomes able to attain such freedom she is considered to be more empowered. Microfinance activities encourage and offer an opportunity to their members to visit other places for acquiring skills, training and exhibiting their products in various fairs and exhibitions. Exposure of the members in the programme increases their confidence in travelling to other places. However, some of the women are hesitant and do not take these activities themselves and they remain laggards.

There were three statements related to the mobility, freedom and development of net work about which the respondents expressed their extent of agreement. A perusal of Table 6.4 showed that the overall average score of 'interaction within the community has increased' was 4.33. This showed that the respondents agreed that their interaction within the community has increased after joining the SHGs. The mean score was 4.32, 4.42 and 4.13 in Zone-I, Zone-II and Zone-III. This indicated that the respondents in all the zones agreed upon the increased interaction within the community after joining the SHGs.

Table 6.2.1
Extent of Agreement on Mobility, Freedom, Development of
Network after Joining the Group by the Respondents

Statements	Zone-I	Zone-II	Zone-III	Overall	F- Ratio
	Mean ± SD	Mean ± SD	Mean ± SD	Mean ± SD	
Interaction within the community has increased	4.32 ± 0.78	4.42 ± 0.81	4.13 ± 1.25	4.33 ± 0.94	2.12
Interaction with outsider has increased	4.43 ± 0.78	4.43 ± 0.81	4.36 ± 1.31	4.41 ± 1.09	2.19
You have freedom to visit outside the area of your living	4.13 ± 0.84	4.40 ± 0.86	4.38 ± 1.09	4.33 ± 0.96	2.88*

The overall average score of ‘interaction outside the community has increased’ was 4.41. This showed that the respondents agreed that their interaction outside the community has increased after joining the SHGs. The mean score was 4.43, 4.43 and 4.36 in Zone-I, Zone-II and Zone-III. This indicated that the respondents in all the zones agreed upon the increased interaction outside the community after joining the SHGs. The overall average score of ‘having freedom to visit outside the area of work’ was 4.33. This showed that the respondents agreed that they have the freedom to visit outside the area of their work after joining the SHGs. The mean score was 4.13, 4.40 and 4.38 in Zone-I, Zone-II and Zone-III. This indicated that the respondents in Zone-I and Zone-II all the zones agreed upon the increased interaction outside the community after joining the SHGs.

This revealed that there was general agreement on the increase in mobility, freedom and development of network of members after joining SHGs. This showed that SHGs emerged as a tool of social change.

6.2.2 Effect of Training Aspects on Knowledge after Joining MFI

The effect of different aspects related to the training provided by MFIs on the awareness and knowledge of members was identified through regression analysis. The results of the analysis are shown in Table 6.2.2. In the first run equation, the value of R-square came to be 0.424, which reduced to 0.415 in the final run equation. Only 2 aspects were found to be significant. This showed that the non-significant aspects contributed only 0.9 percent towards knowledge of respondents. As much as 41.5 percent of the variation in the awareness and knowledge of respondents was explained by the 2 significant aspects of training provided by MFIs.

Table 6.2.2
Effect of Different Training Aspects on Awareness and Knowledge of Respondents

Variable	1st Run Equation		Final Run Equation	
	B	t-value	B	t-value
Constant	48.598	23.76**	47.845	29.10**
Training given by MFIs on site (at the work place)	4.833	3.80**	4.962	5.69**
Training given by MFIs off site	0.546	0.26		
Industrial visits conducted by MFIS	0.914	0.80		
Do you think training has covered all the technical aspects required	1.618	0.46		
Workshops conducted by MFIs were knowledgeable	1.847	2.50*	1.917	2.87**
MFI training helped in marketing linkage	1.604	0.69		
The programs conducted by	4.063	1.16		

MFI have given you skill set to work				
R-square	0.424		0.415	

The regression coefficient of ‘onsite training’ and ‘workshop conducted by MFIs knowledgeable’ were found to be significantly positive. This indicated that the training provided on site of work exerted positive effect on the awareness and knowledge of the members about group activities and functions. Similarly, if the trainings provided by the MFIs are knowledgeable it causes to enhance the awareness and knowledge of the members about group activities and functions. Therefore, the MFIs should focus to provide training on the site of work and impart thorough knowledge through trainings. It would help the members to get higher level of awareness and knowledge about group activities and functions.

6.2.3 Effect of Orientation and Exposure on Awareness and Knowledge of Members

A perusal of Table 6.2.3 showed that in the first run equation, the value of R-square worked at 0.465 which reduced to 0.431 in the final run equation. In the final run equation, only 2 variables were significant while in the final run equation 3 variables came to be significant. The 6 non-significant variables contributed only 3.40 percent towards members’ awareness and knowledge, while the 3 significant variables explained 43.10 percent of the variation in the awareness and knowledge of members about group activities and functions.

Table 6.2.3
Effect of Different aspects of Orientation & Exposure on Awareness & Knowledge of Respondents

Variable	1st Run Equation		Final Run Equation	
	B	t-value	B	t-value
Constant	50.234	24.06**	50.390	25.34**
You have knowledge of your Rights	1.338	0.70		

You are aware of your entitlement as a member of group.	1.560	0.43		
Your confidence has increased towards work	2.781	1.10		
You have attained the skills to work	0.368	0.15		
You have better linkage with banks	1.459	1.83	1.567	2.85**
You have knowledge of schemes/ Govt. benefits available	2.656	1.13		
You have better market linkage	5.387	1.97*	7.206	4.35**
You have enhanced your income	2.782	1.07		
You actively participate in decision making in the family	1.605	0.58		
R-square	0.465		0.431	

The regression coefficient of ‘attainment of skills to work’, ‘better linkages with banks’ and better linkages with market’ came to be significantly positive. This indicated that there would be an increase in the awareness and knowledge of members with the increase attainment of skills of work, better linkages with banks and market. Hence work skills, bank and market linkages emerged as the significant contributors of awareness and knowledge of members about SHG activities and functions.

6.2.4 Effect of Orientation and Exposure on Empowerment of Members

A perusal of Table 6.2.4 showed that in the first run equation, the value of R-square worked at 0.465 which reduced to 0.431 in the final run equation. In the final run equation, only four out of nine variables were significant while in the final run equation six variables came to be significant. The three non-significant variables contributed

only 1.10 percent towards members' empowerment, while the six significant variables explained 57.20 percent of the variation in the empowerment of members.

Table 6.2.4
Effect of Orientation & Exposure on Empowerment of Respondents

Variable	1st Run Equation		Final Run Equation	
	B	t-value	B	t-value
Constant	21.842	56.46**	21.768	59.03**
You have knowledge of your Rights	0.247	0.70		
You are aware of your entitlement as a member of group.	1.438	2.16*	1.610	2.63**
Your confidence has increased towards work.	1.617	3.46**	1.581	3.54**
You have attained the skills to work.	2.287	5.02**	2.373	5.45**
You have better linkage with banks	1.076	1.85	1.013	1.97*
You have knowledge of schemes/ Govt. benefits available	1.245	1.28		
You have enhanced your income.	0.108	0.21		
You have enhanced your income.	2.233	4.65**	2.280	4.85**
You actively participate in decision making in the family	1.313	1.91	1.329	2.63**
R-square	0.583		0.572	

The regression coefficient of 'awareness of entitlement as a member of group', 'increased confidence towards work' 'attainment of skills of work' 'better bank linkages' 'enhancement in income' and 'active participation in the decision making in the family' came to be

significantly positive. This indicated that there would be an increase in the empowerment of members with the increase in the above aspects of orientation. Hence awareness of entitlement as a member of the group, increased confidence towards work, attainment of skills of work, better bank linkages enhancement in self income and active participation in the decision making in the family emerged as the significant contributors of empowerment of members. This showed that the members with the higher level of above mentioned variables would more actively participate in different political activities at different levels. This revealed that these aspects of orientation and exposure should be kept in mind when action plans of MFIs and SHGs are formulated. This will go a long way to enhance the awareness, knowledge and empowerment of group members.

6.3 Political Empowerment

Self-confident and conscious women are capable of taking part in the election process and village polity. It has been observed that microfinance programme has empowered the women participants socio-economically as well as politically. They feel themselves to be in the mainstream of the village affairs, hence, play a significant role in the village polity. The impact is measured by comparing the level of political awareness.

6.3.1 Impact of MFI for Political Empowerment

There were 5 statements identified to assess the effect of SHGs on political empowerment of members. The respondents registered their opinion in terms of 'Very Often', 'often', 'Occasionally', 'Rarely' and 'Never'. The mean score of frequency and the calculated F-ratios have been presented in Table 6.3.1. The table showed that the overall mean score of frequency of 'participation in the meetings of village panchayat worked at 1.56, which indicated that the participation in meetings of village panchayat was rare. The mean score was 1.56, 1.72 and 1.20 in Zone-I, Zone-II and Zone-III respectively. This indicated that the

respondents in Zone-I and Zone-II rarely participated in the meetings of village panchayat while the respondents in Zone-III never participated the meetings of village panchayat. The significant F-ratio conveyed that the level of participation in village panchayat meeting was significantly lower in Zone-III as compared to Zone-I and Zone-II.

Table 6.3.1
Frequency of Political Empowerment after Joining the Group by the Respondents

Statement	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean ± SD	Mean ± SD	Mean ± SD	Mean ± SD	
Participate in the meeting of village panchayat	1.56 ±1.09	1.72±1.15	1.20±0.59	1.56±1.06	4.81**
Participate in the meeting of gram sabha	1.56±1.09	1.69±1.12	1.20±0.59	1.55±1.03	4.49*
Participate in the election as a voter	4.90±0.54	4.90±0.52	4.82±0.77	4.88±0.59	0.44
Participate in the election as a candidate	1.05±0.38	1.10±0.57	1.05±0.40	1.08±0.49	0.36
Have ever been selected as a member	1.05±0.38	1.08±0.45	1.06±0.41	1.06±0.43	0.09

The overall mean score of frequency of ‘participation in the meetings of village gram sabha’ worked at 1.55, which indicated that the participation in meetings of village gram sabha was rare. The mean score was 1.56, 1.69 and 1.20 in Zone-I, Zone-II and Zone-III respectively. This indicated that the respondents in Zone-I and Zone-II rarely participated in the meetings of village gram sabha while the

respondents in Zone-III never participated the meetings of village gram sabha. The significant F-ratio conveyed that the level of participation in village gram sabha meetings was significantly lower in Zone-III as compared to Zone-I and Zone-II.

The overall mean score of frequency of 'participation in the election as a voter' worked at 4.88, which indicated that the participation in elections as a voter was very often. The mean score was 4.90, 4.90 and 4.82 in Zone-I, Zone-II and Zone-III respectively. This indicated that the respondents in all the zones very often participated the elections as a voter. The overall mean score of frequency of 'participation as a candidate in the local body elections' worked at 1.08, which indicated that the respondents never participated in elections as a candidate. The mean score was 1.05, 1.10 and 1.05 in Zone-I, Zone-II and Zone-III respectively. This indicated that the respondents in all the zones never participated the elections as a voter.

The analysis further revealed that the overall mean score of frequency of 'selection as a member' worked at 1.06, which indicated that the respondents were never selected a member. The mean score was 1.05, 1.08 and 1.06 in Zone-I, Zone-II and Zone-III respectively. This indicated that the respondents in all the zones were never selected a member.

Overall, the analysis indicated that political empowerment of members could not improve after joining SHGs. However, their awareness to perform the role of a voter has increased significantly.

6.3.2 People Perception towards Women Working in MFIs

The people's perception towards women working in MFIs were evaluated through four statements on which the extent of agreement of members was recorded from strongly agree to strongly disagree.

The results presented in Table 6.3.2 indicated that the overall average score of 'people think the women a part of well-organized family' was 4.35. This showed that the respondents agreed that the women working in MFIs are a part of well-organized family. The mean

score was 4.43, 4.43 and 4.07 in Zone-I, Zone-II and Zone-III. This indicated that the respondents in all the zones agreed that the women working in MFIs are a part of well organized family. The overall average score of 'having good relations with husband' was 4.39. This showed that the respondents agreed that the women working in MFIs have good relations with their husband after joining MFIs. The mean score was 4.16, 4.46 and 4.18 in Zone-I, Zone-II and Zone-III respectively. This indicated that the respondents in all the zones agreed that the women working in MFIs have good relations with their husband.

Table 6.3.2
Extent of Agreement on People's Perception towards Women
Working with MFIs

Statement	Zone-I		Zone-II		Zone-III		Overall		F-ratio
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	
A part of well organized family	4.43	0.67	4.43	0.72	4.07	0.86	4.35	0.75	5.01**
Having good relationship with husband	4.16	0.77	4.46	0.66	4.18	0.61	4.39	0.66	3.75*
You have control on saving & expenditure	4.55	0.49	4.52	0.58	4.22	0.63	4.39	0.51	3.59*
You are considered as more aware and respected woman	3.93	1.31	4.16	1.14	4.18	0.61	4.11	1.10	1.02

The overall average score of 'having control on savings and expenditure' was 4.39. This showed that the respondents agreed that the women working in MFIs have control on savings and expenditure. The mean score was 4.55, 4.52 and 4.22 in Zone-I, Zone-II and Zone-III. This indicated that the respondents in all the zones agreed that the

women working in MFIs have control on savings and expenditure. The overall average score of 'women working in MFIs are considered as more aware and respected women' was 4.11. This showed that the respondents agreed that the women working in MFIs are considered as more aware and respected women in the society. The mean score was 3.93, 4.16 and 4.18 in Zone-I, Zone-II and Zone-III respectively. This indicated that the respondents in all the zones agreed that the women working in MFIs are considered as more aware and respected women in the society. The analysis highlighted that the people's perception towards women working in MFIs has improved significantly. This is a progressive effort of MFIs to eradicate conservative value in the society according to which women were considered a commodity within the four walls of home.

6.4 Problems and Challenges faced by Respondents after Joining MFI

6.4.1 Problem Faced after Joining MFI

Some problems were identified which were faced by the members after joining the SHGs. The respondents were asked to express their extent of agreement on these problems in terms of 'Strongly Agree', 'Agree', 'Neutral', 'Disagree' and 'Strongly Disagree'. The results shown in Table 6.4.1 indicated that the overall average score of 'additional stress for saving and repayment of loan' was 2.18 showing that the respondents disagreed on this problem. The mean score came to be 2.23, 2.13 and 2.22 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones disagreed on the problem of additional stress for saving and repayment of loans.

Table 6.4.1**Extent of Agreement on Problems Faced after Joining the Group by the Respondents**

Statement	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean \pm SD	Mean \pm SD	Mean \pm SD	Mean \pm SD	
You have additional stress for saving & repayment of loan	2.23 \pm 1.20	2.13 \pm 1.24	2.22 \pm 1.23	2.18 \pm 1.23	0.17
Your daily work is affected	1.79 \pm 0.93	1.67 \pm 0.92	1.67 \pm 1.11	1.70 \pm 0.96	0.33
You have neglected children	1.77 \pm 0.88	1.75 \pm 0.89	1.78 \pm 0.98	1.76 \pm 0.90	0.04
Non co-operation from your family/husband has increased	1.89 \pm 1.05	1.72 \pm 0.94	1.78 \pm 1.08	1.78 \pm 1.00	0.55
You have to face problems while facing the customer	1.79 \pm 0.99	1.69 \pm 0.89	1.78 \pm 1.08	1.74 \pm 0.96	0.28

The overall average score of ‘adverse effect on routine work’ was 1.70 showing that the respondents disagreed on this problem. The mean score came to be 1.79, 1.67 and 1.67 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones disagreed on the problem of adverse effect on the routine work. The overall average score of ‘neglecting children’ was 1.76 showing that the respondents disagreed on this problem. The mean score came to be 1.77, 1.75 and 1.78 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones disagreed on the problem of neglecting children after joining the SHGs.

The overall average score of 'increase in the non-cooperation from family/husband' was 1.78, showing that the respondents disagreed on this problem. The mean score came to be 1.89, 1.72 and 1.78 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones disagreed on the problem of non-cooperation from family/husband after joining SHGs. The overall average score of 'facing problems while facing the customer' was 1.74 showing that the respondents disagreed on this problem. The mean score came to be 1.79, 1.69 and 1.78 in Zone-I, Zone-II and Zone-III respectively. This showed that the respondents in all the zones disagreed on the problem that they faced any problem while facing the customer after joining the SHGs. The analysis revealed that there was no such problem faced by the members after joining the SHGs.

6.4.2 Attitude related Problems after Joining MFI

The respondents were asked to express their opinion on attitude related problems in terms of 'very frequently', 'frequently', 'often', 'sometimes' and 'never'. A perusal of Table 6.4.2 showed that the overall average score of 'having fear of failure' came to be 1.56 which indicated that the members have fear of failure at sometimes. The mean score worked at 1.62, 1.55 and 1.53 in Zone-I, Zone-II and Zone-III respectively. This showed that the members in all the zones have sometimes fear of failure. The overall average score of 'solving the problems independently' came to be 2.19 which indicated that the members are of the opinion that they sometimes can solve the problems independently. But they are able to solve the problems independently always. The mean score worked at 2.13, 2.04 and 2.60 in Zone-I, Zone-II and Zone-III respectively. This showed that the members in Zone-I and Zone-II can solve the problems independently at sometimes while the members in Zone-III are of better opinion that they can often solve the problems independently. The opinion in Zone-III was found to be significantly better as compared to that in Zone-I and Zone-II as conveyed by the calculated F-ratio of 3.18.

Table 6.4.2
Extent of Agreement on Attitude Related Problems Faced by the
Respondents after Joining MFI

Statement	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean ± SD	Mean ± SD	Mean ± SD	Mean ± SD	
Do you have fear of failure	1.62 ± 1.24	1.55 ± 1.20	1.53 ± 1.17	1.56 ± 1.20	0.17
Do you solve the problems independently	2.13 ± 1.50	2.04 ± 1.46	2.60 ± 1.51	2.19 ± 1.49	3.18*
Do you think you will be able to manage the time within the time available	2.37 ± 1.58	2.44 ± 1.59	2.95 ± 1.64	2.53 ± 1.61	3.21*

The overall average score of ‘able to manage the time within the time available’ came to be 2.53 which indicated that the members are of the opinion that they often can manage the time within the time available. But they are able to always manage the time within the time available. The mean score worked at 2.37, 2.44 and 2.95 in Zone-I, Zone-II and Zone-III respectively. This showed that the members in Zone-I and Zone-II can sometimes manage the time within the time while the members in Zone-III are of better opinion that they can often manage the time within the time available. The opinion in Zone-III was found to be significantly better as compared to that in Zone-I and Zone-II as conveyed by the calculated F-ratio of 3.21.

6.4.3 Psychological Constraints after Joining MFI

Five psychological constraints were identified to assess the extent of agreement among respondents about psychological problems after joining MFIs. The analysis given in Table 6.4.3 showed that the overall average extent of agreement on ‘don’t have confidence to work’ was 1.34, which indicated that the respondents strongly disagreed with

this. They were of the view that they have confidence to work after joining MFIs. The zone-wise analysis showed that the average extent of agreement in Zone-I was 1.33, Zone-II 1.33 and Zone-III 1.36. This revealed that the respondents in all the 3 Zones are confident to do work.

Table 6.4.3
Extent of Agreement on Psychological Problems Faced by the Respondents after Joining MFI

Statement	Zone-I	Zone-II	Zone-III	Overall	F-ratio
	Mean ± SD	Mean ± SD	Mean ± SD	Mean ± SD	
You don't have confidence to work	1.33 ± 0.65	1.33 ± 0.79	1.36 ± 0.68	1.34 ± 0.73	0.09
The presence of male at work affects your confidence	1.30 ± 0.46	1.31 ± 0.70	1.33 ± 0.47	1.31 ± 0.60	0.11
The fear of failure that the work started with borrowed money	1.49 ± 0.56	1.29 ± 0.66	1.27 ± 1.41	1.33 ± 0.58	0.78
You fear of being physically weak	1.26 ± 0.44	1.27 ± 0.65	1.43 ± 0.52	1.30 ± 0.61	0.56
You have fear of character assassination, sexual harassment when you are working	1.37 ± 0.51	1.28 ± 0.67	1.72 ± 0.49	1.40 ± 0.58	3.09*

The overall average extent of agreement on 'the presence of male at work place affects the confidence' was 1.31, which indicated that the respondents strongly disagreed with this. They were of the view that the presence of male at the work place does not affect their confidence. The zone-wise analysis showed that the average extent of agreement in Zone-I was 1.30, Zone-II 1.31 and Zone-III 1.32. This revealed that the

respondents in all the three do not lose their confidence to work even if male members are there at the work place.

The overall average extent of agreement on ‘the fear of failure that the borrowed money with which work started will not be recovered’ was 1.37, which indicated that the respondents strongly disagreed with this. They were of the view that the money will be recovered. The zone-wise analysis showed that the average extent of agreement in Zone-I was 1.49, Zone-II 1.29 and Zone-III 1.27. This revealed that the respondents in all the 3 zones do not fear that the money with which the work started will not be recovered. The overall average extent of agreement on ‘the fear of being physically weak’ was 1.39, which indicated that the respondents strongly disagreed with this. They were of the view that they will become physically weak after joining MFIs. The zone-wise analysis showed that the average extent of agreement in Zone-I was 1.26, Zone-II 1.27 and Zone-III 1.43. This revealed that the respondents in all the 3 Zones do not fear that they will be physically weak after joining MFIs.

The overall average extent of agreement on ‘the fear of character assassination/sexual harassment when working’ was 1.40, which indicated that the respondents strongly disagreed with this. They were of the view that there is no fear of character assassination/sexual harassment at the place of working. The zone-wise analysis showed that the average extent of agreement in Zone-I was 1.37, Zone-II 1.28 and Zone-III 1.72. This revealed that the respondents in Zone-I and Zone-II strongly disagreed that they have fear of character assassination/sexual harassment while of Zone-III disagreed that they have fear of character assassination/sexual harassment when working.

Therefore, the analysis revealed there was no psychological problem to the members after joining MFIs. Rather their confidence has increased to fare better at work places.

6.4.4 Family Problems after Joining MFI

The respondents were asked to register their extent of agreement on some problems related to their family life. The results are presented

in Table 6.4.4. It is evident from the Table that the overall average extent of agreement on ‘lack of cooperation from the family’ came to be 1.21, thereby indicating that the respondents strongly disagreed that there was any lack of cooperation from the family after joining MFIs. The zone wise analysis showed that the average score of the statement was 1.28, 1.16 and 1.24 in Zone-I, Zone-II and Zone-III respectively. This indicated that there was no lack of cooperation from the family.

Table 6.4.4
Extent of Agreement on Family Problems Faced by the
Respondents after Joining MFI

Statements	Zone-I	Zone-II	Zone-III	Overall	F-Ratio
	Mean ± SD	Mean ± SD	Mean ± SD	Mean ± SD	
Lack of cooperation from the family	1.28 ± 0.66	1.16 ± 0.46	1.24 ± 0.58	1.21 ± 0.54	1.13
Opposition from husband	1.30 ± 0.67	1.37 ± 0.44	1.37 ± 0.48	1.35 ± 0.34	0.98
Increase in family dispute/tension since you working	1.32 ± 0.71	1.15 ± 0.42	1.41 ± 0.42	1.25 ± 0.61	2.21
Husband alcoholism problem	1.13 ± 0.23	1.39 ± 0.54	1.12 ± 0.61	1.27 ± 0.53	1.17

The overall average extent of agreement on ‘opposition from husband’ came to be 1.29, indicating that the respondents strongly disagreed that there was any opposition from husband against working in MFIs. The zone wise analysis showed that the average score of the statement was 1.30, 1.37 and 1.37 in Zone-I, Zone-II and Zone-III respectively. This indicated that there was no opposition from husband.

The overall average extent of agreement on ‘increase in family dispute/tension since working in MFIs’ came to be 1.25, indicating that the respondents strongly disagreed that there was any family dispute/tension due to work in MFIs. The zone wise analysis showed that the average score of the statement was 1.32, 1.15 and 1.41 in

Zone-I, Zone-II and Zone-III respectively. This indicated that there was no family dispute/tension due to their working in the MFIs.

The overall average extent of agreement on 'husband's alcoholism problem' came to be 1.21, indicating that the respondents strongly disagreed that there was no problem of alcoholism from husband side after joining MFIs. The zone wise analysis showed that the average score of the statement was 1.13, 1.39 and 1.12 in Zone-I, Zone-II and Zone-III respectively. This indicated that there was no problem of husband's alcoholism after joining MFIs.

This showed that there was none of the family problems faced by the respondents after joining MFIs. This reaffirmed that MFIs helped significantly the women to get rid of the attitude related, psychological and family problems. This in turn helped them to develop and grow, to enhance voicing concerns and revolutionizing attitude of the society towards working women.

In all the areas we have observed that their role in decision making at house hold level is much lower when compared to decision making at the collective group level. This is quite understandable as women are in a better position to take decisions as a collective than at the house hold level, where the individual woman is confronted with other family members and might not always have the decision making power. The SHG members who took loan for consumption purposes, But it is only the 3rd loan taking which has shown that they starting involving themselves in those but fruitful economic activity. Consumption consists of medical purposes, education of children, house construction, and repayment of old debts etc.