



PERCEPTION OF HUSBAND TOWARDS SPOUSE AVAILING MICROCREDIT AS A MEMBER OF SELF HELP GROUP

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Abstract

Perception of Husband towards spouse availing Microcredit as a member of Self Help Group has changed significantly. Family head feels towards SHG's means economic awareness the SHG's have increased self-confidence and enabled rural poor woman for organized family and improved family relationship. Micro-credit may be a critical antipoverty tool, a wise investment in human capital. When the poorest especially women receive credit, they become economic actors with power to enhance not only their own lives, but during a widening circle of impact, the lives of their families, their communities and their relations. Microfinance initiatives in recent times within the sort of Self Help Group-Bank Linkage form has performed impressively in terms of extending financial help to the poor people living at the bottom strata of the society. This study will figure out the Perception of Husband towards spouse availing Microcredit as a member of Self Help Group. Husbands of the SHG members in Pallipet and Poonamallee taluk, Thiruvallur district of Tamil Nadu participated in this Interview. This study used interview scheduled to gather data. Findings indicate that husband perception towards spouse have significant impact that husband feels His spouse joining the SHG gives the benefits of Leadership quality and respect than other benefits of access to credit, expects his spouse to build social and personal development as a member of SHG, appreciate their spouse's efforts through the decision that they make to borrow money for business purposes via Microcredit. It clearly indicated that every member of the family takes part in the income that comes through Microcredit into the family and husband and wife greatly benefit through empowerment of Microfinance.

KEYWORDS: Microcredit, Perception, Self Help Group, Husband, Spouse

INTRODUCTION

Changes are occurring in society's norm structure. One of these changes is Perception of Husband towards spouse availing Microcredit. The SHG's have enabled women on control over savings. Active participation in social, economic and political would helped in enhanced process of decision making process and it also given women the desired self-respect and social dignity through empowerment. Livelihood of the individual's members of the increased through income generating activities and the saving formed by the groups. Most of respondents of SHG's tell to other members to form SHGs for development of women increased self-confidence and decreased the atrocity and other respective.

Family is a significant unit of study in consumer decision-making field (Xia et al., 2006), but the vast interest in family as unit of study in research has not happened only until recently (So and Yao, 2006). Family is a main reference group when individual family member is making decision (Kotler, 2002). Xia et al (2006) stated the role of husband and wife when making decision is different from time to time in regard to the product category being considered, the amount of resources possessed by each spouses, and stage of decision-making process. Another determinant of degree of influence of husband and wife in family decision-making were education (Blood and Wolfe, 1960; Rosen and Granbois, 1983; Spiro, 1983), wife employment status (Spiro, 1983), household income (Blood and Wolfe, 1960; Filiatrault and Ritchie, 1980; Spiro, 1983), and presence of Children (Filiatrault and Ritchie, 1980; Spiro, 1983). It will significantly affect the way husband and wife made decision in household. Most research investigated the impact of changing role of women to family decision making process. However, not many researchers have investigate the impact of this changing role of women and therefore the changes occurred in family deciding pattern that it causes from the husbands' perspective.

The women work longer than men, contribute really substantially to the family income yet the women aren't perceived as productive workers. (Pankajam and Lalitha, 2005). The lives of most of the people in rural India have hardly improved (Abraham George, 2001). As a result, women's economic, social, and cultural rights are routinely violated in housing, education, and employments, also as their right to food or a way of subsistence (Ngwakwe, 2002). Women are considered central to the success of poverty alleviation efforts. Because of inequities in education, levels of skill, social constraints on their mobility and therefore the attitudinal and institutional barriers to which their behaviour is subjected, women in households with an income below absolutely or relative threshold of poverty remain poorer than men of an equivalent households (Soofia Mumtaz, 2000).

The condition of women in rural areas isn't good because they lived their life in loneliness, even they can't access the essential services but the establishment of Self-help group is quite beneficial for the bucolic and poor women because it's helpful for the women to realize the social and psychical motility within the society. (Yadav, 2010) SHG group by mobilizing women around thrift and credit activities have resulted in economic self-reliance by changing their social status. Which result SHGs are emerged as key significant strategy for all

developing countries. According to Shivakumar and Prabhakaran SHGs-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor.

Lindamood and Hanna (2005) analysed the 1992 to 2001 Survey of Consumer Finances datasets, and located that in 47% of marriage households, the wife was the respondent, and thus presumably the more knowledgeable spouse. Their statistical analysis showed that education was associated with who was the respondent, and therefore the likelihood of the wife being the respondent decreased as household income and assets increased. The effect of education would imply that over time, there should be a shift toward less male dominance in financial knowledge. According to Baghai et al. (2020), women represent only 15% of financial advisors. Does the prevalence of men being the financial respondents among wealthy households create a barrier to reducing the gender imbalance in financial advising? What are the implications for the financial advising industry as more women gain control over wealth.

Therefore, the purpose of this paper is to investigate the Perception of Husband towards spouse availing Microcredit as a member of Self Help Group. Geographically, the research is conducted in Pallipet and Poonamallee taluk, Thiruvallur district of TamilNadu.

OBJECTIVES OF THE STUDY

To examine the perceptions of Husband towards spouse availing Microcredit

To assess the benefits, the family enjoyed by his spouse barrowing Microcredit

LITERATURE REVIEW

Juliet Hunt and Nalini Kasynathan (2002), suggests that equity and efficiency arguments for targeting credit to women remain powerful: the entire family is more likely to profit from credit targeted to women, where they control income, than when it's targeted to men. The study findings indicate that only a minority of women receiving credit from poverty-oriented microfinance programmes are controlling their loans. Individual or personal factors which appear to extend the likelihood of a women controlling her loan and therefore the income generated from it are: absence of a husband (due to death, abandonment or long-term migration); and use of the loan for a ‘traditional’ female activity, particularly where the woman is able to market her goods from home (such as paddy husking, sewing, selling milk or chicks). One of the key factors which constrain women in Bangladesh and India from taking control of loan use and profit is lack of access to the market for the purchase of inputs and for the sale of products, particularly for non-traditional income-generating enterprises.

Ndubisi and Koo (2006) reveals that the strict division of role of husbands and wives who have the role as key source of income and wives who have role to housekeeping and childcare are fading. One of the moving aspects of spousal stimulus in family decision-making is spousal resources (Yang et al., 2006).

Yau (2006) stated that wife contributing to family income, husband will now have to step down to more equal role with his working wife in deciding purchase of goods and services. It is interesting to ascertain how husband react to the present changes of role in family, for instance , how husband react to new kinship structure and to new power distribution in decision making.

Gianopulos (1957) stated that husbands' perception towards wife's employment is one of the important aspects in determining position of struggle in family decision-making process. We can deduce that husband's perception will affect his attitude towards his wife's employment status.

M. Milcah Paul (2018) The results regarding the gender differences seen in decision making for social- religious activities showed that the majority (97.32%) of the respondents took the decisions jointly, regarding giving and taking small non-interest loans. As women were the one who carried out household activities, few (2.68%) of them had the capability to take decisions in borrowing and giving non-interest loans, in the case of emergencies and if the amount was small. Regarding the decisions to be taken for giving or taking a small amount of grains or vegetables from/ to their neighbours, female dominance (90.63%) was seen. The decisions regarding gifts to be given and giving a small amount of cash or kind to a visiting neighbour/ daughter were taken up jointly as the majority of the respondents expressed. The decisions regarding the capital transactions were also taken up jointly in majority of the cases (89.73%), followed by male decisions (9.38%).

Milcah Paul M (2018) the results showed that though the majority of the decisions were made jointly, number of men had a greater power over deciding about the works to be done in the agricultural process, when compared to women. It was good to note that even women were involved in decision making for farm activities. As most of the women worked in their family farms, they were also involved in decision making. Lack of education, mobility barriers, and improper access to information and latest technologies, male dominance and lack of opportunities can be considered as some of the reasons which hindered women's role in decision making regarding the farm activities. Chayal et al., 2012 also indicated the same kind of results which stated that though women were actively involved in agricultural operations, but their involvement in decision making in agriculture was very poor.

Madhavi Kodamart (2016) the study found that the member beneficiaries perceive that participation in microfinance programme increases their income (0.928), contributes in saving more (0.728) and also increases their employment opportunities (0.889). This also results in increase in the value of the productive assets of the household (0.907). Therefore it can be concluded that participation in microfinance improves the fiscal status of the member beneficiaries and makes them feel economically empowered. Social Empowerment Participation in microfinance activity increases the participation of member beneficiaries in the community activity (0.677) as well as also improves their employability skills (0.881) making them feel socially empowered.

METHODOLOGY

An exploratory research design was adopted for conducting the study in two Taluks namely Pallipet and Poonamallee of Thiruvallur district, Tamil Nadu. The study was conducted in 50 Husbands of SHG members who are availed micro credit. The Husbands of SHG members were selected using Purposive Sampling technique, and surveyed using a structured interview schedule. The data were analysed using frequencies and percentages.

RESULTS AND DISCUSSIONS

Table: 1 Expectation of husband from his spouse as a member of SHG

Expectation of husband from his spouse	Frequency	Percentage
Enhance knowledge and Skills	31	62.0
Leadership	10	20.0
Additional income	1	2.0
Self-employment	8	16.0
Total	50	100.0

The above Table 1 emphasized the expectation of a husband from his spouse as a member of SHG. It revealed that 62% of the husband expects the spouse to enhance their Knowledge and Skills, where 20% of the husband wants the spouse to build her Leadership quality through SHG. 16% of the respondent expects a spouse to do self-employment for their economic independence. Only 2 % of them expect additional income from the spouse as a member of SHG. So we can conclude that the husband expects his spouse to build social and personal development as a member of SHG, not looking for additional income from the spouse.

The benefits, family /spouse had availed so far

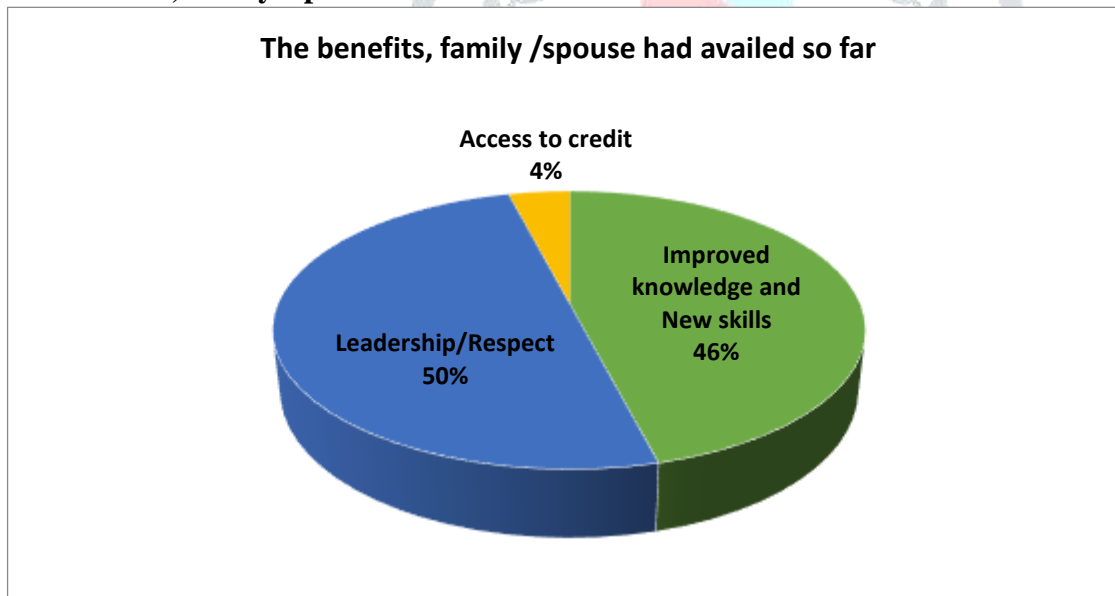


Figure: 1 the benefits, family /spouse had availed so far

Figure 1 showed that 50% of respondent feels spouse and family improved their leadership quality and respect after joining the SHG. 46% of respondent says spouse and family are improved knowledge and skills after joint in the SHG. Only 4% of the respondent says access to credit increased after joining the SHG. The above figure clearly states that joining the SHG gives the benefits of Leadership quality and respect than other benefits of access to credit.

Husband appreciate his spouse borrowed credits from Microfinance institution

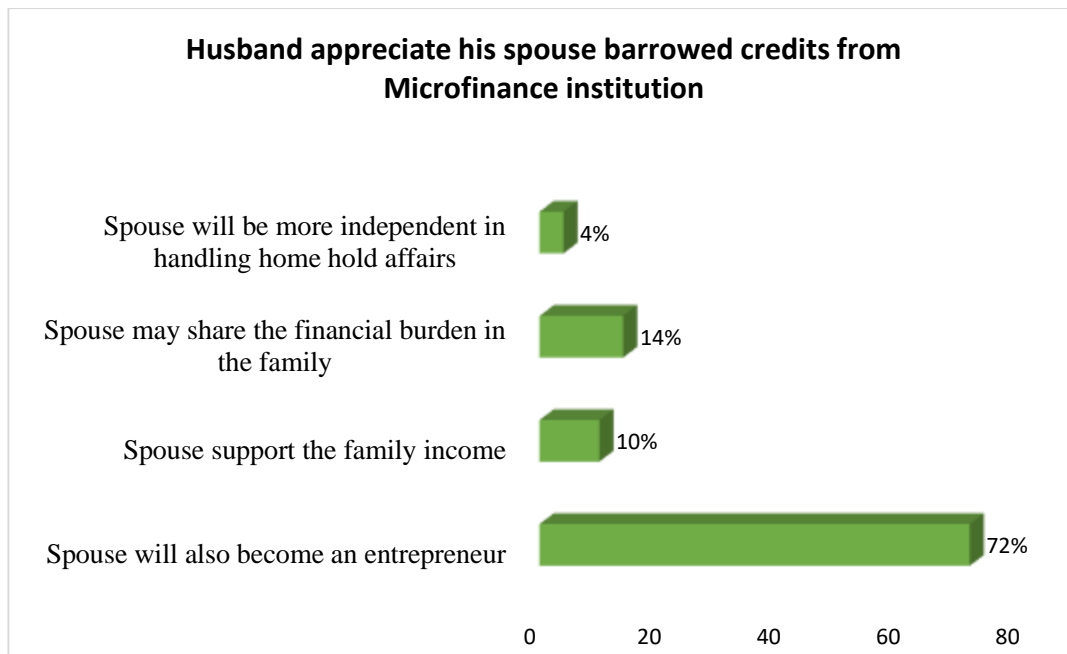


Figure: 2 Husband appreciate his spouse borrow credits from Microfinance institution

Figure 2 showed that 72% of husbands appreciate the spouse to become Entrepreneur by borrowing Microcredit, where 14% of the husband appreciates the spouse to share the financial burden in the family. While 18% shows how husbands are helped with the support of Family income. But only 4% of the husband appreciates the spouse being independent in handling home hold affairs. This means that husbands appreciate their spouse’s efforts through the decision that they make to borrow money for business purposes via Microcredit.

Usage of credit availed by the spouse

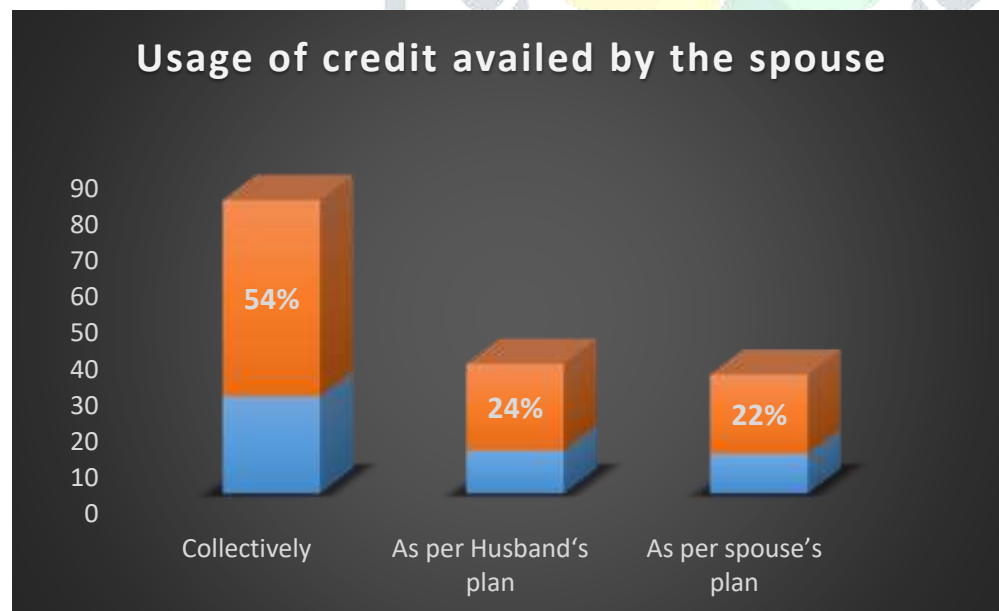


Figure: 3 Usage of credit availed by the spouse

The above figure 3 showed that 90% of respondent families use the credit collectively, which is availed by the spouse, where 40% of the family use the credit as per the husband’s plan. 30% of the family uses the credit as per Spouse’s plan. This statement clearly indicated that every member of the family takes part in the income that comes through Microcredit into the family.

Table: 2 Husband's Perception towards spouse availing Microcredit

Parameter	Frequency / Percentage					Total
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Husband's Perception towards spouse availing Microcredit						
Availing Microfinance is a threat to family unity.	2 (4.0%)	15 (30.0%)	8 (16.0%)	21 (42.0%)	4 (8.0%)	50 (100%)
Availing Microfinance is an opportunity for self and spouse personal development	24 (48.0%)	13 (26.0%)	4 (8.0%)	6 (12.0%)	3 (6.0%)	50 (100%)
Availing Microfinance is a burden.	0	9 (18.0%)	5 (10.0%)	34 (68.0%)	2 (4.0%)	50 (100%)
Availing Microfinance is a strength	18 (36.0%)	12 (24.0%)	7 (14.0%)	5 (10.0%)	8 (16.0%)	50 (100%)
Availing Microfinance had empowered only the spouse	13 (26.0%)	7 (14.0%)	1 (2.0%)	22 (44.0%)	7 (14.0%)	50 (100%)
Availing Microfinance is an empowerment process for both husband and wife	24 (48.0%)	23 (46.0%)	3 (6.0%)	0	0	50 (100%)
Availing Microfinance enhanced relationship between husband and wife	19 (38.0%)	21 (42.0%)	9 (18.0%)	1 (2.0%)	0	50 (100%)

The above table 2 showed the Husband's Perception towards spouse availing Microcredit. 42% of respondents did not agree that availing Microfinance is a threat to family unity, whereas 30 % of them agreed to it, but 16% were neutral with the statement, and 4% strongly agreed to it. This statement proves that Microfinance is not a threat to Family unity it brings unity and sustainability among families.

The table also highlighted that 48% of respondents strongly agree that availing of microfinance is an opportunity for self and spouse personal development, whereas 26% of respondents agreed to it, but 12 % of them disagreed with the statement. This clearly shows that SHG Members become self-reliant with Microfinance and creates spouse personal development.

The table also showed that 68% of respondents disagreed that availing microfinance is a burden, whereas 18 % of them agreed to it. Here we see that Microfinance is not a burden but rather brings financial freedom.

The above table showed that 36% of respondents strongly agreed that availing microfinance is strength, whereas 24% of them agreed 14% of respondents 14% of respondents Neutral, but 10% of them disagreed, and 16% of them strongly disagreed with the statement. This tells us that Microcredit is strength as it promotes SHG members in terms of financial income.

The table also showed that 44% of respondent disagreed that availing microfinance had empowered only the spouse whereas 26% of respondent strongly agreed to it, but 14% of them agreed and another 14% of them strongly disagreed to the statement. The respondents in this statement clearly say that the both spouses get empowered through Microfinance.

The above table also highlights that 48% of respondents strongly agreed that availing microfinance is an empowerment process for both husband and wife, whereas 46% of them agreed to it, but 6% the neutral, and none of them strongly disagreed with the statement. Microfinance helps families that consist of a husband and wife greatly benefit through empowerment of Microfinance.

The above table state that 38% of respondents strongly agreed that availing of microfinance is enhanced the relationship between husband and wife, whereas 42% of them agreed to it, but 18% the neutral, and only 2% of them disagreed with the statement. The response here clearly supports the enhancement and help build better health relationships between Husband and Wife.

Conclusion

This study attempts to identify the factors that Perception of Husband towards spouse availing Microcredit as a member of Self Help Group in Pallipet and Poonamallee taluk, Thiruvallur district of TamilNadu. The results show that respondents are positively coping with the microfinance programme availed by his wife. Factors such as Personal Empowerment, Economic Empowerment and Social Empowerment, have been identified as the factors that could be used as influential factors of the effectiveness of microfinance programme among the members of the Self Help Groups. The respondents perceive that Microcredit is strength as it promotes SHG members in terms of financial income, both spouses get empowered through Microfinance, Microfinance helps families that consist of a husband and wife greatly benefit through empowerment of Microfinance, Microfinance helped to build better health relationships between Husband and Wife. Thus, we can conclude that given an increase in income will have the spill over effect. Hence, strategic interventions and programs have to be conducted in the rural areas to mobilize the individuals and families to give an equal role to men and women in the family and in the Society. This will promote women empowerment and better health relationship between Husband and Wife. Benefits of government schemes are still need to be realized for the better economic empowerment of women to have an equal respect in the family and in the Society.

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