

CHAPTER : V

AN ANALYSIS OF GENDER PARTICIPATION IN BANK

CREDIT AND THE FACTORS INFLUENCING IT

Credit is a key input in any economic activity and is a necessary, if not sufficient condition, for achieving increases in productivity and income. The importance of credit for the initiation and continued sustenance of women's economic activities, more particularly of the poor women in the developing countries, can hardly be over-emphasised. In the short run, it is a major instrument available to redress the historical imbalances which the tradition of patrilineal property inheritance has caused in the distribution of productive assets available to men and women. Large proportion of women take to trading and other micro enterprise endeavours in the informal sector due to the dire need to earn a livelihood as also the limited access to employment in the formal sector. Statistics bear out that the number of women categorised as 'economically active' has grown around the globe and in India as well (ILO, 1990).

While on the one hand, increasing literacy among women and changing social mores have resulted in women joining the workforce in increasing strengths, on the other the rising cost of living, the adverse impact of the Structural Adjustment Programmes (SAP), increasing urbanisation, growing monetisation of the economy are factors responsible for the rising level of female participation in workforce. Another phenomenon that explains the swelling ranks of women in the workforce is the rising incidence of Female Headed Households (FHH). Available literature reveals that the number of FHHs is increasing world wide and is estimated at 33% of the total households. Women, rendered single due to widowhood, divorce or because of not marrying at all, are required to bear the responsibility of running their households. In

rural areas, migration of menfolk to urban areas for livelihood also results in women having to take up the onus of running their farms and other businesses. Lack of easy access to formal sector employment, often necessitates that women take to self generated employment (Jiggins, 1985).

In many of the third world countries, the informal sector rivals, sometimes even overtakes the formal sector in generation of employment and income. Due to lower entry barriers, women form a large segment in the informal sector in many developing countries, sometimes exceeding 60% of the total working population engaged in the informal sector (Mazumdar, 1976).

Women running small enterprises, need credit just as the men do, to procure raw material and maintain adequate stock of inventory, buy tools and implements required in their trade and also to meet day to day expenses. The lack of sufficient credit in the informal sector is the biggest stumbling block in the smooth flow of activities. Low productivity due to frequent interruptions in production/ sales is common (Farbman, 1981). Further, lacking sufficient capital, small businesses do not get the benefit of discounts on bulk purchases, nor can they extend credit to customers, an essential aspect in business expansion and client build-up. However, despite the pressing need for credit, women are severely limited in the extent to which financial institutions service their needs (Hilhorst and Oppenoorth, 1991). Several small survey results and studies conducted to assess the extent of access of females to institutional credit have thrown light on the trickle that flows to them out of the total institutional credit (Elavia - 1995, Everett & Savara - 1984, Sunder - 1983 etc.).

In the previous chapter, the low participation and the extensive gender differentials in bank deposits has been discussed. In the present chapter an attempt has been made to analyse the extent of gender differentials in the access to credit and the major factors influencing female participation in credit deployment. This chapter is divided into

two parts. In Part-I, an analysis of the extent of gender differentials in credit at the all India level, in the different states/ union territories of the country where Bank 'X' has its branches and across the various districts/ areas of Gujarat state has been done. In Part-II, attempt has been made to identify the factors that influence female participation in credit deployment.

PART-I : GENDER DIFFERENTIALS IN CREDIT

Part - I deals with measuring growth and gender differential in credit of Bank 'X'. Gender differentials have largely been calculated in terms of share in every 100 credit account and/or every Rs.100/- outstanding amount. First an overview is taken of the gender ratios as also differentials at all India level in respect of credit, followed by statewise analysis and then inter-district comparison of gender ratios has been done for the state of Gujarat. Lastly, growth profile of credit granted to females and males has been worked out for the sample branches in Gujarat state.

Total advances have two components, (1) 'accounts with credit limit of Rs.25,000/- and less' (henceforth referred to as 'L25') and (2) 'accounts with credit limit of over Rs.25000/-' (henceforth referred as 'M25'). In Table 5.1 below is given the break-up of the total credit of Bank 'X', accounts as also outstanding amount, into 'L25' and 'M25' categories along with the share of individuals in the respective categories :

Table 5.1: **Break-up of Total Credit into 'L25' and 'M25' and per cent share of Individuals - All India.**

(Average of the outstanding for the years ended March 1996 & 1997)

Categories	Total no. of Accounts (units in lac)	Outstanding Amount (Rs. in crore)
(A) Total Credit	17.83	15503.06
(B) Credit under 'M25'	2.90	14330.63
(B) as % to (A)	16.26 %	92.44 %
(C) Credit to individuals under 'M25'	1.99	1759.56
(C) as % to (A)	11.16 %	11.35 %
(C) as % to (B)	68.62 %	12.28 %
(D) Credit under 'L25'	14.93	1172.43
(D) as % to (A)	83.74 %	7.56 %
(E) Credit to individuals under 'L25'	14.43	1145.56
(E) as % to (A)	80.93 %	11.35 %
(E) as % to (D)	96.65 %	97.71 %
(F) Total credit to individuals	16.42	2905.12
(F) as % to (A)	92.09 %	18.74 %

(Source : Appendix -II A)

It can be observed from the above table that, while advances in the category 'M25' comprised 16% of the total accounts and 92% of the outstanding amount, those under 'L25' category constituted 84% of the total number of accounts and 8% of the total outstanding amount.

In the area of advances, unlike in case of deposits, the share of advances granted to individual category was observed to be quite low in terms of outstanding amount though it was substantial in respect of number of accounts. Out of the total advance accounts, as much as 92% accounts were granted to individuals and the remaining 8% accounts were granted to units under the categories - Public sector/ co-operative units/ Private/ Joint sector or to foreign Governments and foreign banks. Regarding

the outstanding amount, however, the share of individuals in the total credit was merely about 19%.

Almost the entire part of the accounts as also amount in 'L25' category was given to individuals. As much as 97% of the accounts with outstanding credit aggregating to 98% of the total outstanding amount in the 'L25' category was given to individuals. However, in case of 'M25' category, though a sizable portion of the accounts was granted to individuals (69%), the outstanding amount to individuals constituted merely 12% of the credit under the 'M25' category.

5.1 GENDER ANALYSIS OF CREDIT : ALL INDIA GENDER RATIOS AND DIFFERENTIALS

It is more relevant to analyse the gender composition of advances in the context of loans granted to individuals as compared to the aggregate figures, particularly in case of large sized advances, as they are largely granted to corporates and institutions in the public/private/co-operative sectors, which are deemed gender neutral. Genderwise composition of total credit at all India level has been shown in the table 5.2:-

Table - 5.2: Genderwise Outstanding Credit under 'L25', 'M25' and Total Credit - All India.

Categories	Total no. of Accounts (units in lac)	Outstanding Amount (Rs. in crore)
Credit to individuals under 'M25'	1.99	1759.56
- of which to - Male	1.78	1585.70
- Female	0.21	173.86
Credit to individuals under 'L25'	14.43	1145.56
- of which to - Male	11.75	950.51
- Female	2.68	195.05
Total credit to individuals	16.42	2905.12
- of which to - Male	13.53	2536.21
- Female	2.89	368.91

(Source : Appendix -II A)

Table 5.3 below gives the percentage share of male vis-à-vis female in advances accounts as also amount under the categories 'accounts with credit limit of Rs.25000/- and less', 'accounts with credit limit of over Rs.25000/-' as also 'total credit'.

**TABLE - 5.3 : Percentage share of Male/ Female in Credit categories
M25, L25 & Total Advances - All India.**

(in per cent).

CATEGORY OF ADVANCES	% SHARE
Advances with credit limit over Rs.25000/-	
- A/cs as % to total accounts	16.26
- Amount as % to total amount	92.44
Advances to individuals in M25	
- A/cs as % to a/cs under M25	68.54
- Amt as % to amount under M25	12.28
Of which male	
- A/cs as % to individual accounts	89.71
- Amt. as % to individual amount	90.12
Of which female	
- A/cs as % to individual accounts	10.29
- Amt. as % to individual amount	9.88
Advances with credit limit of Rs.25000/- and less	
- A/cs as % to total accounts	83.74
- Amount as % to total amount	7.56
- Individual a/cs as % to L25	96.66
- Individual amt as % to L25	97.71
Of which male	
- A/cs as % to L25	78.72
- Amt. as % to L25	81.07

Table 5.3 cont.

Of which female	
- A/cs as % to L25	17.94
- Amt. as % to L25	16.64
TOTAL ADVANCES	
- Male a/cs as % to total accounts	75.92
- Male amt as % to total amount	16.36
- Female a/cs as % to total accounts	16.17
- Female amt as % to total amount	2.38
- Male a/cs as % to IND accounts	82.44
- Male amt as % to IND amount	87.30
- Female a/cs as % to IND accounts	17.56
- Female amt as % to IND amount	12.70

(Source : Appendix II A)

Genderwise classification of the advances data reveals that out of every 100 credit account granted to individuals, 82 were given to males and 18 to females. Similarly, regarding the total outstanding amount, out of every Rs.100/- outstanding credit, men received Rs.87/- and women Rs.13/-. The share of females in total outstanding accounts and amount was even less at 16% and 2% respectively, as compared to 76% and 16% respectively, in case of males.

Since the share of individuals in credit under 'L25' was at a high 97% in accounts and 98% in the outstanding amount, the gender ratios were calculated on the total 'L25' accounts and amount unlike in case of credit under 'M25', where all ratios were calculated on the individual accounts and amount. The percentage share of male accounts in the advances under 'L25' was 79%, while that in outstanding advances was 81%. In case of females, their share in the total accounts under 'L25' was 18% and in the outstanding amount the same was 17%.

If the advances granted to females, both in terms of number of accounts as also amount does not rise above 20% in the 'L25' category, the position is quite dismal in the category 'M25'. Out of the total credit granted to individuals under 'M25', males had a share of 90% of the accounts as also outstanding amount, while female had a share of 10%.

Another aspect of credit dispensation is the proportionate share of loans with 'credit limit upto Rs.25000/- and less' and 'credit limit of over Rs.25000/-' in the total loans granted to males/ females. Table 5.4 gives the percentage share of credit, both account as also amount, granted to the genders under the categories 'L25' and 'M25'. It is quite evident that loans to women are by and large concentrated in the category 'L25'.

Table - 5.4 : **Gender wise Composition of Credit granted under L25 and M25 - All India**

Categories	Credit limit of Rs.25000/- and less (‘L25’)		Credit limit over Rs.25000/- (‘M25’)		Total credit to Individuals
	A/c	Amt.	A/c	Amt	Ac/Amt
Male	86.83	37.48	13.17	62.52	100
Female	92.90	52.87	7.10	47.13	100

(Figures are % to total individuals)

(Source : Appendix II A)

The above implies that out of every 100 advances accounts granted to men, 87 were in 'L25' category and 13 in 'M25' category. In case of women, 93 accounts were in 'L25' and 7 in 'M25' category. Similarly, while out of every Rs.100/- credit granted to men, Rs.37/- was under 'L25' and Rs.63/- under 'M25', in case of women the amounts are Rs.53/- under 'L25' and Rs.47 under 'M25'. There are evidences that not only do the females have considerably lower share in the high value advances, but even in the small borrowal accounts their concentration is in lower spectrum of the loan size. Reserve Bank of India undertook a survey of Small Borrowal Accounts for the year ending March 1993 with a view to obtain a profile of such accounts with

special reference to women. In table 5.5 below the survey results according to size of outstanding credit as on March 1993 has been given :

Table 5.5 : **Distribution of Small Borrowal Accounts of Women**
According to Size of Outstanding Credit as on March 1993
(Percentages)

Size of Outstanding Credit (Rs.) (1)	<u>Type of beneficiary</u>				Per cent share of women a/cs in total	
	<u>Women</u>		<u>All beneficiaries</u>			
	N (2)	A (3)	N (4)	A (5)	N (6)	A (7)
< 1,000	17.0	2.6	14.7	1.6	18.8	21.4
1,000 - 2,500	27.6	12.4	22.7	8.2	19.8	20.5
2,501 - 5,000	29.6	26.6	28.0	20.8	17.3	17.4
5,001 - 7,500	12.7	18.3	15.1	18.9	13.8	13.2
7,501 - 10,000	4.8	10.3	7.1	12.5	11.0	11.1
10,001 - 15,000	4.9	13.9	7.3	18.2	10.8	10.3
15,001 - 25,000	3.5	15.9	5.1	19.8	11.4	10.9
TOTAL	100.0	100.0	100.0	100.0	16.3	13.6
	(9117)	(397369)	(55816)	(2930938)		

N : Number of Accounts; A : Amount Outstanding;

Figures in brackets are estimated number (in thousands) and the amount outstanding (in Rs. lac) of Small Borrowal Accounts.

(Source : Reserve Bank of India Bulletin, January 1997)

As is evident from the above estimates, large number of accounts of women borrowers as also their amount outstanding pertained to lower size classes of Rs.7,500/- or less of outstanding credit. The accounts in these size classes formed 87 per cent of the small borrowal accounts and 60 per cent of outstanding amount granted to women. The corresponding share for all borrowal accounts was 80 per cent and 50 per cent, respectively. At the other end, only 3.5 per cent of the borrowal

accounts of women were in the size class of Rs. 15,000 - Rs. 25,000. In columns 6 and 7 the share of women in the various size group of advances is given which clearly reveals increasingly lower share of women as the size of loan amount increases.

The concentration of women in the 'L25' category under which many of the Government sponsored programmes stipulating specific targets for females such as IRDP or schemes like DRI, SEEUY, SEPUP, SUME etc., in which preference is to accorded to women, are generally included, is indicative of the fact that these programmes did help in bringing women into the banking fold. However, the estimates of the share of women under the various schemes, as given in table 5.6 below reveals that the same continues to remain quite low.

Table 5.6 : **Distribution of Small Borrowal Accounts of Women**
Classified by Loan Scheme as on March 1993.

(Percentages)

Size of Outstanding Credit (Rs.)	<u>Type of beneficiary</u>				% share of women a/cs in total	
	<u>Women</u>		<u>All beneficiaries</u>			
	N	A	N	A	N	A
IRDP	41.6	29.2	34.3	22.6	19.8	17.5
SEEUY	1.1	2.5	1.4	3.4	13.6	10.0
DRI	6.3	3.5	4.0	2.1	25.2	23.0
SEPUP	2.7	2.2	2.5	2.1	17.8	14.4
SUME	1.4	1.3	1.0	0.9	24.1	19.2
OTHERS *	46.7	61.1	56.6	68.5	13.5	12.1
UNSPECIFIED	0.2	0.1	0.3	0.4	10.4	4.7
TOTAL	100.0	100.0	100.0	100.0	16.3	13.6

N : Number of Accounts; A : Amount Outstanding;

* : Includes all loans not covered under the 5 specific schemes mentioned in earlier rows.

(Source : Reserve Bank of India Bulletin, January 1997)

Of the above five schemes, under IRDP there are clear-cut targets specified for women and under others there are directives about reaching out to women. However, even one and half decade after the launch of the IRDP scheme, during which the stipulated share to be given to women was hiked from 17% to 40%, the share of women at end March 1993 was merely 17.5%.

AVERAGE OUTSTANDING ADVANCES PER ACCOUNT

The gender disparity is also reflected in the average outstanding amount per account. In table 5.7 below the average outstanding amount per account for male/ female are given.

Table - 5.7 : Average Amount Per Account for Male/ Female under 'M25', 'L25' and Total Credit - All India.

Advances categories	(Rs. in Thousand)
Advances with credit limit over Rs.25000/-	
- Amount per account under M25	494.25
- Amount per individual account	88.54
- Amount per male account	88.94
- Amount per female account	84.99
Advances with credit limit of Rs.25000/- and less	
- Amount per account under L25	7.85
- Amount per male account	8.09
- Amount per female account	7.28
TOTAL ADVANCES	
- Amount per account	86.96
- Amount per male account	18.74
- Amount per female account	12.80

(Source : Appendix - II A)

As is evident from the above table, there were sizeable variations in average outstanding credit in respect of the genders under the categories 'L25' as also 'M25'. The average outstanding under 'L25' in case of males was higher than the females by Rs.810/- and under 'M25' the male/ female differential was at Rs.3950/-.

5.2 STATEWISE ANALYSIS OF FEMALE PARTICIPATION IN BANK CREDIT :

As in case of deposits, there were considerable variations in the share of females in the outstanding advances granted to individuals across the states. In the U.T. of Daman there was no female participation in advances of both categories, limits below as also above Rs.25000/-. Regarding total female advances as percentage to individual advances, Meghalaya ranked at the top with a share of 31.85% and Nagaland at the bottom with a share of 5.05%. In case of advances under 'L25' also, Meghalaya topped the list with a share of 58.87% of the individual category advances going to women. At the bottom of the list was Orissa with percentage share of 11.69. Similarly, in case of advances under 'M25', Manipur was at the top with the share of females at 27.53% and at the bottom was Nagaland with percentage share of 2.95. The inter-state variation in the percentage share of males and females in the outstanding credit to individuals has been depicted in Graph - (G-3). Quartile distribution of states in respect of per cent share of females in the individual credit under 'M25', 'L25' and total credit is given hereunder (alongwith the per share of females in the individual credit given in parenthesis).

QUARTILE DISTRIBUTION OF STATES IN RESPECT OF SHARE OF FEMALE ADVANCES IN TOTAL INDIVIDUAL ADVANCES

As was pointed out earlier the share of females in the total outstanding advances granted to individuals for the country as a whole was 12.70%, with lead being taken by Meghalaya, where the share of females in the total individual advances stood at

31 85% and Nagaland trailing with a per share of 5.05 (excluding Daman where there was no female participation in advances). While -16- out of the -27- states had the ratio of female advances to total individual advances higher than the country average, -11- states were below the average.

A quartile distribution of the 27 states/ union territories shows that in the lowermost quartile were the seven states of Gujarat (10.46%), Bihar (10.29%), Tripura (10.27%), Orissa (8.68%), Chandigadh (7.58%), Nagaland (5.05%) and Daman (0.00%). The share of the seven states falling in the 1st quartile was 24.75% of the total advances granted to women.

In the 2nd quartile were the -6- states of Maharashtra (13.97%), Uttar Pradesh (13.21%), Assam (12.53%), Haryana (12.37%), West Bengal (11.48%) and Rajasthan (10.51%). The states in the second quartile had the largest share (47.74%) in the total advances granted to women.

In the 3rd quartile there were -7- states, viz., U.T. of Pondicherry (17.53%), Kerala (17.19%), New Delhi (14.99%), Punjab (14.73%), Madhya Pradesh (14.28%), Andhra Pradesh (14.18%) and J & K (14.16%). The share of the seven states falling in the 3rd quartile was 15.32% of the total female outstanding advances.

In the uppermost quartile were Meghalaya (31.85%), Manipur (26.68%), Sikkim (23.37%), Tamilnadu (19.44%), Himachal Pradesh (19.33%), Karnataka (18.86%) and Goa (17.63%). These -7- states together, however, constituted only 12.19% of the total advances granted to women.

SHARE OF FEMALES IN THE ADVANCES CATEGORY 'CREDIT LIMIT OF Rs.25000/- AND LESS' - DIFFERENTIAL ACROSS STATES

Out of the total advances granted to individuals in the credit category 'L25', the share of women in the outstanding amount was 16.64%. Of the -27- states, -15- were above the country average and -12- below.

A quartile distribution of the 27 states/ union territories shows that in the lowermost quartile were the seven states of Maharashtra (14.90%), Bihar (14.62%), Rajasthan (14.18%), Andhra Pradesh (12.98%), Assam (12.18%), Orissa (11.69%) and Daman (where female participation in credit was nil). The share of the seven states falling in the 1st quartile was 33.64% of the total advances to women under 'L25' category.

In the 2nd quartile were the -6- states of Himachal Pradesh (16.87%), J & K (16.07%), West Bengal (15.60%), Gujarat (15.26%), Nagaland (15.14%) and Tripura (15.03%). The states in the second quartile constituted 24.25% of the total advances granted to women.

In the 3rd quartile there were -7- states viz., Chandigadh (21.18%), Haryana (19.90%), Karnataka (19.54%), Madhya Pradesh (19.51%), Uttar Pradesh (19.48%), Pondicherry (19.25%), and New Delhi (18.83%). The share of the seven states falling in the 3rd quartile was 29.24% of the total advances to women.

In the uppermost quartile were Meghalaya (58.87%), Sikkim (30.63%), Kerala (25.01%), Manipur (25.01%), Tamilnadu (23.00%), Goa (22.41%) and Punjab (22.00%). These -7- states together constituted 12.88% of the total advances granted to women.

SHARE OF FEMALES IN THE ADVANCES CATEGORY 'CREDIT LIMIT OVER Rs.25000/-' - DIFFERENTIALS ACROSS STATES

Out of the total advances granted to individuals in the credit category 'M25', the share of women in the outstanding amount was 9.88%. Of the -27- states, -17- were above the country average and -10- below.

A quartile distribution of the 27 states/ union territories shows that in the lowermost quartile were the seven states of Uttar Pradesh (7.19%), Rajasthan (7.10%), Chandigadh (6.02%), Orissa (5.31%), Bihar (5.18%), Nagaland (2.95%) and Daman (nil). The share of the seven states falling in the 1st quartile was 20.65% of the total advances to women under the 'M25' category.

In the 2nd quartile were the -6- states of Punjab (11.21%), Madhya Pradesh (10.24%), Haryana (10.05%), Tripura (9.63%), West Bengal (8.78%) and Gujarat (7.65%). The states in the second quartile constituted 30.88% of the total advances granted to women.

In the 3rd quartile there were -7- states viz., Meghalaya (15.05%), Andhra Pradesh (14.31%), New Delhi (13.84%) Kerala (13.75%), Maharashtra (13.42%), J & K (13.03%) and Assam (12.74%). The share of the seven states falling in the 3rd quartile was 34.56% of the total advances to women.

In the uppermost quartile were Manipur (27.53%), Sikkim (22.26%), Himachal Pradesh (20.70%), Karnataka (18.49%), Tamilnadu (16.51%), Goa (16.30%) and Pondicherry (15.53%). These -7- states together constituted 13.91% of the total advances granted to women.

Having assessed the variations across the states in the female outstanding credit as percentage to credit granted to individuals, an attempt has been to identify the various

states as gender developed/ underdeveloped (on the basis of the share of females in individual outstanding advances) vis-à-vis banking developed (population per bank office at the industry level, i.e., all Scheduled Commercial Banks). Template V-A shows the states as gender developed (female advances as percentage to individual advances higher than the mean)/ underdeveloped (female advances as percentage to individual advances lower than the mean) and banking developed (population per bank office higher than mean) / underdeveloped (population per bank office lower than mean).

It can be observed from the Template V-A, that out of the -26- states there were 10 states where both the female participation as also banking development ratios are higher than mean. These states were New Delhi, Goa, Himachal Pradesh, Karnataka, Kerala, Meghalaya, Pondicherry, Punjab, Sikkim and Tamilnadu. The states where female participation was higher than mean but banking development was less than satisfactory were -5-, viz., Andhra Pradesh, Madhya Pradesh, Maharashtra, Manipur and Uttar Pradesh. The inference one can draw from this is that banking habits are well developed among women and, therefore, by opening more branches and improving the access of bank facilities, the banking system can extend more credit facilities to the females. In four states, viz., Gujarat, Haryana and U.Ts. of Chandigadh and Daman, female participation was low but the banking development ratios were satisfactory, implying that in these states female constituents need to be specifically targeted for being brought into the banking field. Finally, in the remaining -7- states, viz., Assam, Bihar, Nagaland, Orissa, Rajasthan, Tripura, U.P. and West Bengal, both female participation as also banking development ratios need improvement.

AVERAGE OUTSTANDING ADVANCES PER ACCOUNT - VARIATION ACROSS STATES

The average outstanding per male account was Rs.18740/- and in case of females the same was Rs.12800/-. Andhra Pradesh, Assam, Chandigadh, Goa, Haryana, Himachal Pradesh, J & K, Karnataka, Kerala, MP, Maharashtra, Manipur, Nagaland, Punjab, Sikkim, Tamilnadu, Tripura, New Delhi and Pondicherry had higher amount per account in respect of advances granted to women than the all India average for women.

The average amount per account in the category 'L25' for the country as a whole was Rs.7850/-, while that in case of males the figure was Rs.8090/- and in case of females the average amount per account was Rs.7280/-. The states with average amount per female account higher than the all India average for females were Andhra Pradesh, Assam, Haryana, Himachal Pradesh, J & K, Karnataka, MP, Maharashtra, Meghalaya, Nagaland, Punjab, Rajasthan, Sikkim, Tamilnadu, Tripura, New Delhi, Pondicherry and Uttar Pradesh.

In case of advances accounts 'M25', average amount per account was Rs.4.94 Lac. The average amount per individual as also per male account was almost the same at about Rs.0.89 Lac. For female accounts the average amount per account was Rs.0.85 Lac. Goa, Haryana, J&K, Karnataka, Maharashtra, Meghalaya, Tamilnadu and West Bengal had average amount per account higher than the all India female average in respect of female advances in the category 'M25'.

5.3 GENDER ANALYSIS OF CREDIT IN GUJARAT STATE :

The state of Gujarat had an outstanding amount of Rs.3133.13 crore, with the number of accounts at 4.36 Lac (average of 2 year outstanding as of March 96 & March 97). Out of this, nearly 4.03 lac accounts amounting to Rs.767.16 crore were in the

individual category, implying that 92.44% of accounts and 24.48% of the outstanding amount had been granted to individuals.

As per the classification of advances into the categories 'L25' and 'M25', the break-up is as follows : 3.58 lac accounts with an outstanding balance of Rs.276.47 crore were under 'L25' category and 0.78 lac accounts with an outstanding balance of Rs.2856.66 crore were under 'M25' category. While advances in 'L25' category constituted 82.10% of the total number of accounts and 8.82% of the total outstanding amount, those under 'M25' comprised 17.90% of the total accounts and 91.18% of the outstanding amount.

A substantial portion of the accounts as also amount under 'L25' was given to individuals. Out of the 3.58 lac accounts in this category, nearly 3.46 lac accounts constituting 96.72% of the accounts under 'L25' was given to individuals. Regarding the outstanding amount, out of the balances of Rs.276.47 crore, the quantum going to individuals was Rs.269.88 crore, accounting for 97.62% of the outstanding balances.

GENDER WISE COMPOSITION OF TOTAL ADVANCES

Genderwise segmentation of the advances in Gujarat state reveals that of the total 4.03 lac accounts granted to individuals, those granted to males were 3.31 lac and those to females were 0.72 lac. The share of the males and females, therefore, stood at 82.13% and 17.87%, respectively, in the accounts granted to individuals. As regards the total outstanding amount, out of the total Rs.767.16 crore granted to individuals, the amount granted to males was Rs.686.91 crore and that granted to females was Rs.80.25 crore. Advances granted to females, therefore, was 10.46% of the outstanding amount to individuals as against 89.54% in case of males. The share of females in total outstanding accounts and amount was even less at 16.48% and 2.56% respectively as compared to 75.96% of the total accounts and 21.92% of the outstanding amount given to males.

In the advances category 'L25', out of total 3.58 lac accounts those granted to individuals were 3.46 lac and from out of the outstanding credit aggregating Rs.276.47 crore, that granted to individuals was Rs.269.88 crore. The number of accounts and the outstanding amount to males was 2 79 lac and Rs.227.69 crore, respectively, and that to females was 0.67 lac and Rs.42.19 crore respectively.

In the advances category 'M25', out of the total number of accounts aggregating 0.78 lac, those granted to individuals was 0.57 Lac, constituting 72.80% of the total accounts under 'M25' limits. Out of the 0.57 lac accounts granted to individuals, those granted to males was 0.52 lac and to females the same was 4,634 (or 0.05 lac accounts).

As regards the outstanding amount, of the Rs.2856.66 crore advances granted in the category 'M25', the amount granted to individuals was Rs.497.29 crore, with the outstanding balances in male accounts at Rs.459.23 crore. and that in female accounts at Rs.38.06 crore.

Table 5.8 below gives the percentage share of male/ female in advances under the categories L25, M25 and total advances :-

TABLE - 5.8 : Percentage share of Male/ Female in Credit Categories M25, L25 & Total Advances - Gujarat State.

CATEGORY OF ADVANCES	% SHARE
Advances with credit limit over Rs.25000/-	
- A/cs as % to total accounts	17.90
- Amount as % to total amount	91.18
Advances to individuals in M25	
- A/cs as % to a/cs under M25	72.80
- Amt as % to amount under M25	17.41

Table 5.8 cont.

CATEGORY OF ADVANCES	% SHARE
Of which male	
- A/cs as % to individual accounts	91.84
- Amt. as % to individual amount	92.35
Of which female	
- A/cs as % to individual accounts	8.16
- Amt. as % to individual amount	7.65
Advances with credit limit of Rs.25000/- and less	
- A/cs as % to total accounts	82.10
- Amount as % to total amount	8.82
- Individual a/cs as % to L25	96.72
- Individual amt as % to L25	97.62
Of which male	
- A/cs as % to L25	77.95
- Amt. as % to L25	82.35
Of which female	
- A/cs as % to L25	18.77
- Amt. as % to L25	15.26
TOTAL ADVANCES	
- Male a/cs as % to total accounts	75.96
- Male amt as % to total amount	21.92
- Female a/cs as % to total accounts	16.48
- Female amt as % to total amount	2.56
- Male a/cs as % to IND accounts	82.18
- Male amt as % to IND amount	89.54
- Female a/cs as % to IND accounts	17.82
- Female amt as % to IND amount	10.46

(Source : Appendix - II B)

CREDIT DISPENSATION TO WOMEN - VARIATIONS ACROSS METRO/
URBAN & SEMI-URBAN/ RURAL AREAS IN GUJARAT STATE

Out of the total 4.36 lac accounts in Gujarat state, the accounts originating at M/U centres were 0.75 lac against 3.61 lac accounts originating at SU/R centres. Notwithstanding the lower quantum of accounts at M/U centres, the outstanding amount was higher at these centres, owing to the fact that corporate/ large borrowers are mainly at M/U centres, who though small in number, have larger credit limits. Therefore, as against Rs.1812.83 crore advanced from M/U centres, the credit originating from SU/R centres was at a lower Rs.1320.30 crore.

In case of advances granted to individuals, however, a distinct bias in favour of SU/R centres has been observed not only in terms of number of accounts but also in terms of outstanding advances. It was noted that out of 4.03 lac accounts granted to individuals, as against 0.62 lac accounts amounting to Rs.195.97 crore granted to individuals hailing from M/U centres, in SU/R areas the number of accounts was 3.41 lac with an outstanding balance of Rs.571.19 crore. Gender wise classification of accounts and amount in M/U and SU/R areas reveals that in respect of male, out of 3.31 lac accounts, 0.53 lac were from M/U centres and 2.78 lac accounts from SU/R centres. Regarding outstanding balances, out of Rs.686.91 crore granted to men, as against Rs.172.75 crore arising from M/U centres, Rs.514.16 crore was from SU/R centres. In case of females, out of 0.72 lac accounts with an outstanding amount of Rs.80.25 crore, 0.09 lac accounts aggregating to Rs.23.22 crore were from M/U centres and 0.63 lac accounts aggregating to Rs.57.03 crore were from SU/R centres. In genderwise percentage share in advances accounts under 'L25', 'M25' and 'total' in M/U and SU/R areas has been given in table - 5.9.

TABLE - 5.9: Percentage Share of Male/ Female in Credit Categories 'M25', 'L25' & 'Total credit' in M/U and SU/R areas - Gujarat State.

(Figures in per cent)

CATEGORY OF ADVANCES	METRO/URBAN	SEMI-URBAN/ RURAL
Advances with credit limit over Rs.25000/- (M25)		
- Total accounts	35.89	64.11
- Outstanding amount	61.79	38.21
Advances to individuals in M25		
- Total accounts	29.15	70.85
- Outstanding amount	30.20	69.80
Of which male		
- Total accounts	27.90	72.10
- Outstanding amount	29.19	70.81
Of which female		
- Total accounts	43.22	56.78
- Outstanding amount	42.35	57.65

Advances with credit limit of Rs.25000/-

and less (L25)

- Total accounts	13.18	86.82
- Outstanding amount	17.22	82.78
Of which to individuals		
- Total accounts	13.02	86.98
- Outstanding amount	16.98	83.02
Of which male		
- Total accounts	13.75	86.25
- Outstanding amount	17.00	83.00
Of which female		
- Total accounts	9.98	90.02
- Outstanding amount	16.83	83.17

Table 5.9 cont.

CATEGORY OF ADVANCES	METRO/URBAN	SEMI-URBAN/ RURAL
TOTAL ADVANCES		
- Total accounts	17.25	82.75
- Outstanding amount	57.86	42.14
Of which to individuals		
- Total accounts	15.30	84.70
- Outstanding amount	25.55	74.45
Of which male		
- Total accounts	15.98	84.02
- Outstanding amount	25.15	74.85
Of which female		
- Total accounts	12.13	87.87
- Outstanding amount	28.93	71.07

(Source : Appendix : II B)

As can be observed from the above table the SU/R bias is more pronounced in case of 'L25' category loans both for men as also women. It is revealed that as much as 85% to 90% of the accounts as also amount was arising at SU/R centres in all sub-groups (total/ male/ female).

In advances accounts under 'M25' category, the participation of females was observed to be relatively better in the M/U areas. While in case of men, 28% of accounts and 29% of the outstanding amount were from M/U centres, in case of women it is observed that 43% of the accounts and 42% of the outstanding amount were from M/U centres.

PROPORTIONATE SHARE OF ADVANCES IN THE CATEGORIES 'OVER
Rs.25000/-' AND 'UPTO Rs.25000 & LESS' FOR MEN/ WOMEN

Just as it has been observed in the data aggregated for the country as a whole, the data for Gujarat state also reveals that out of the loans granted to women, substantial portion was under 'L25' category. Table 5.10 shows the proportionate share of advances under 'M25' & 'L25' categories for male/ female in M/U, SU/R areas and for state as a whole:-

**TABLE - 5.10 : Proportionate Share of Credit Categories M25 and L25 in
the Total Credit Granted to Male/ Female - Gujarat State.**

(Figures in per cent)

ADVANCES CATEGORY	M/U		SU/R		GUJARAT STATE	
	Male	Fem.	Male	Fem.	Male	Fem.
<u>Advances under L25</u>						
A/cs under L25 as % to total accounts	72.50	76.99	86.48	95.83	84.24	93.54
Amount under L25 as % to total amount	22.41	30.58	36.75	61.53	33.15	52.57
<u>Advances under M25</u>						
A/cs under M25 as % to total accounts	27.50	23.01	13.52	4.17	15.76	6.46
Amount under M25 as % to total amount	77.59	69.42	63.25	38.47	66.85	47.43

(Source : Appendix II B)

It can be inferred from the above table that out of every 100 accounts granted to men in the state of Gujarat, 84 were under 'L25' category and 16 under 'M25' category. However, in case of females, for every 100 account granted to them, 94 were under 'L25' and only 6 under 'M25' category. Similarly, out of every Rs.100/- credit

extended to men in Gujarat, Rs.33/- was under 'L25' category and Rs.67/- under 'M25' category; whereas in case of women the situation gets reversed and out of every Rs.100/- credit extended to them, Rs.53/- was under the 'L25' category and Rs.47/- was under 'M25' category.

The concentration of women in L25 category was more pronounced in the SU/R areas as compared to M/U areas. It will be noted that out of every Rs.100/- outstanding credit granted to men in the SU/R areas, Rs.31/- was under 'L25' category and Rs.69/- under 'M25', whereas for women the ratio was reverse and they received Rs.62/- under 'L25' and Rs.38/- under 'M25' category.

AVERAGE OUTSTANDING ADVANCES PER ACCOUNT IN GUJARAT

Table - 5.11 below gives the average outstanding amount per account for male/female in M/U & SU/R areas in Gujarat state :-

Table - 5.11: Average Amount Per Account of Males/ Females in M/U & SU/R

Areas - Gujarat State.

(Rs. in Thousand)

Advances categories	M/U	SU/R	Gujarat
Advances with credit limit over Rs.25000/-			
- Amount per account under M25	630.63	218.28	366.27
- Amount per individual account	90.72	86.29	87.58
- Amount per male account	92.13	86.49	88.06
- Amount per female account	80.47	83.39	82.13
Advances with credit limit of Rs.25000/- and less			
- Amount per account under L25	10.10	7.37	7.73
- Amount per male account	10.10	7.86	8.17
- Amount per female account	10.59	5.81	6.28
TOTAL ADVANCES			
- Amount per account	241.25	36.62	71.91
- Amount per male account	32.66	18.49	20.76
- Amount per female account	26.67	9.04	11.18

(Source : Appendix - II B)

As can be observed from the table given above that there are substantial variations in the average outstanding amount per account of the genders in Gujarat state. As against Rs.0.21 lac in male accounts, the average outstanding in female accounts was Rs.0.11 lac. In M/U areas, the outstanding amount per male account was Rs.0.33 lac and per female account the same was Rs.0.27 Lac. In the credit category 'M25', the amount per account in male accounts was higher than that of females in all areas, i.e., M/U, SU/R as also Gujarat state as a whole. Only under advances category 'L25' in M/U areas was the average outstanding per female accounts marginally higher than that of male.

Applying X^2 test : The significant gender differential in bank credit has also been tested by administering X^2 test. The results reveal that the calculated value (X^2) of female outstanding credit is greater than the tabulated value (X^2). The details of the calculation are given below :

Table 5.12 : **X^2 Test : Observed and Expected Values of Female Outstanding Credit Amount**

(Credit amount - Rs. in Lac)

	Observed Value (O)	Expected Value (E)	$(O - E)^2 / E$
All India	36864	234161	166563
Gujarat State	8025	63833	48866

X^2 (Calculated) > X^2 (Tabulated)

Calculated value of X^2 is significant at 5% level.

Hence, the Null hypothesis is rejected and the hypothesis that there is significant gender differential in bank credit is confirmed.

A pertinent question that arises in the context of the mounting evidence that women, who are so active in micro enterprises, agriculture, trade etc., is that where do they turn to for their banking needs? Faced with inadequate provision of banking services,

both in terms of saving avenues as also flow of credit on the one hand and pressing economic need to provide for their families, women have increasingly turned to the informal financial system for their banking needs. Apart from friends and relations, moneylenders, pawnbrokers etc., women rely heavily on indigenous savings associations to provide for their banking needs.

The characteristics of the informal financial sector that increase their appeal and accessibility to women are the low transaction cost due to the familiarity between the borrower and the lender, minimum procedures with little paper work, immediate disbursement, availability of loans in small quantum and even for consumption purposes, flexible collateral requirements (moneylenders accept jewelry, sometimes even goods of domestic use as collateral), flexible repayment schedule etc.

Taking lessons from the various informal savings and credit mechanisms and the myriad forms they have taken, some institutions have emerged the world over with very innovative approaches towards meeting banking needs of the poor, more particularly women. One well-known example of such institutions is the Grameen Bank, Bangladesh (Haque, 1988, Yunus, 1986). Other successful cases in South-east Asia are Bank Rakyat Indonesia and Bank Pertanian, Malaysia. In India, SEWA, Ahmedabad, WWF, Madras, MYRADA etc. are extremely active in the area of micro finance.

These institutions have continued to provide qualitative services to the underserved markets without jeopardising their financial viability. They have largely used the concept of self help groups (SHGs), credit management groups, Mahila Mandalies/ Sanghs to undertake savings and credit activities (Chavan, 1998). Another interesting aspect of these institutions is the “credit plus” approach they have towards financing the SHGs. Training, not only technical but also for maintaining books/ records, non formal education, health care, family planning etc., are important ingredients in total package of assistance to the SHGs.

Recently, with the active association of National Bank for Agricultural & Rural Development (Nabard), some nationalised Banks have also forged links with self help groups through Non-Government Organisations (NGOs). These efforts are as yet at a nascent and an experimental stage and are yet to mature and get integrated into the mainstream of banking activities.

5.4 INTER-DISTRICT COMPARISON OF GENDER RATIOS IN CREDIT **- GUJARAT STATE :**

It has earlier been observed that the share of females in the total outstanding amount granted to individuals was 10.46% in Gujarat state. There were, however, considerable variations in female participation in advances across the districts of Gujarat. Ranking at the top was Ahmedabad district where females account for 16.45% of the outstanding loans to individuals and at the bottom of the list was Banaskantha district, where 4.94% of the outstanding loans to individuals were granted to women.

Female share in advances granted to individuals under the category 'L25' ranged from 20.04% in Bulsar district to 8.06% in Kutch district. In case of advances category 'M25', Ahmedabad was at the top with the share of females at 16.05% and at the bottom was Banaskantha with a per cent share of 1.56%. Quartile distribution of the 19 districts in respect of the share of females in the outstanding advances under 'M25', 'L25' and total credit is given below. The percentage share of females in the individual credit for the districts is given in parenthesis.

QUARTILE DISTRIBUTION OF DISTRICTS IN RESPECT OF SHARE OF FEMALE ADVANCES IN TOTAL INDIVIDUAL ADVANCES

There were -5- districts having the ratio of female advances to total individual advances higher than the state average of 10.46% and the remaining -14- districts

were below the average. The gender variations in the total individual credit across the districts of Gujarat have been graphically presented in G - 4.

A quartile distribution of the share of females in the total individual advances in the 19 districts of Gujarat shows that in the lowermost quartile were 5 districts, viz., Mehsana (7.55%), Rajkot (7.29%), Sabarkantha (6.79%), Surendranagar (5.85%) and Banaskantha (4.94%). The share of the five districts falling in the 1st quartile was 9.44% in the total advances granted to women.

In the 2nd quartile were the -5- districts of Kheda (9.37%), Junagadh (8.98%), Amreli (8.25%), Jamnagar (8.07%) and Kutch (7.96%). The states in the second quartile had a share of 18.75% in the total advances granted to women.

In the 3rd quartile there were -4- districts viz., Bharuch (10.40%), Baroda (10.31%), Dangs (10.06%) and Bhavnagar (9.60%). The share of the four districts falling in the 3rd quartile was 24.05% in the total advances granted to women.

The districts of Ahmedabad (16.45%), Surat (11.99%), Bulsar (11.89%), Gandhinagar (11.58%) and Panchmahals (11.35%) were in the uppermost quartile. These -5- districts together accounted for nearly half (47.76%) of the total advances granted to women in Gujarat. Considerable inter-quartile variation in the credit granted to females is, therefore, observed.

SHARE OF FEMALES IN THE ADVANCES CATEGORY 'CREDIT LIMIT OF Rs.25000/- AND LESS' - VARIATION ACROSS DISTRICTS

Out of the total advances granted to individuals in the category 'L25', the share of women in the outstanding amount was 15.26%. Of the -19- districts, -7- were above the state average and -12- below.

A quartile distribution of the 19 districts shows that in the lowermost quartile were the -5- districts of Junadagh (10.15%), Bhavnagar (9.77%), Rajkot (9.27%), Surendranagar (9.23%) and Kutch (8.06%). The share of the -5- districts falling in the 1st quartile was 7.00% of the total advances to women under 'L25'.

In the 2nd quartile were the -5- districts of Mehsana (13.80%), Banaskantha (11.36%), Jamnagar (11.31%), Dangs (11.09%), and Amreli (10.31%). The districts in the second quartile constituted 8.76% of the total advances granted to women under 'L25'.

In the 3rd quartile there were -4- districts viz., Gandhinagar (15.98%), Kheda (15.40%), Baroda (15.18%), and Panchmahals (14.96%). The four districts falling in the 3rd quartile had a share of 41.84% in the total advances to women under 'L25'.

In the uppermost quartile were Bulsar (20.04%), Surat (18.13%), Ahmedabad & Bharuch (both at 16.94%), and Sabarkantha (16.45%). These -5- districts together constituted 42.40% of the total advances granted to women. It can be observed that there is much greater skewness across the districts in the credit granted to women under the 'L25' category. Over 84% of the credit granted to women was observed to be concentrated in the -9- districts of Gujarat, while the remaining 16% was spread over in the other 10 districts.

SHARE OF FEMALES IN THE ADVANCES CATEGORY 'CREDIT LIMIT OVER Rs.25000/-' - VARIATION ACROSS DISTRICTS

Out of the total advances granted to individuals in the category 'M25', the share of women in the outstanding amount was 7.65%. While -8- districts were above the state average, -11- were below the average.

The quartile distribution of districts in respect of credit to females under 'M25' shows that in the lowermost quartile were the districts Amreli (4.79%), Mehsana (4.56%), Surendranagar (4.29%), Sabarkantha (2.72%) and Banaskantha (1.56%). The share of the five districts falling in the 1st quartile was 5.30% in the total advances to women under 'M25'.

In the 2nd quartile were the -5- districts viz., Panchmahals (7.48%), Baroda (6.96%), Kheda (6.11%), Jamnagar (5.52%) and Rajkot (5.49%). The districts in the second quartile constituted 34.71% of the total advances granted to women.

In the 3rd quartile there were -4- districts viz., Dangs (8.05%), Surat (8.02%), Kutch (7.90%) and Bharuch (7.61%). The share of the four districts falling in the 3rd quartile was 25.47% in the total advances to women.

In the uppermost quartile were Ahmedabad (16.05%), Gandhinagar (10.36%), Bhavnagar (9.37%) and Bulsar & Junagadh both at 8.21%. These -5- districts together constituted 34.52% of the total advances granted to women.

FEMALE PARTICIPATION VIS-À-VIS BANKING DEVELOPMENT ACROSS THE DISTRICTS IN GUJARAT STATE

Template V-B lists the districts where female participation ratios was observed to be high/ low (based on female advances as percentage to individual deposits) and banking ratios was high/ low (based on the average population served per bank office). It can be observed that Ahmedabad, Bulsar, Gandhinagar and Surat reflect both fairly high female participation ratios as also higher than mean banking development ratios. Baroda, Bharuch, Jamnagar, Kutch, Kheda and Rajkot, though having higher than mean banking development ratios, had low ratio in respect of female participation in credit, indicating the need to specifically target women to be brought into the banking fold. Panchmahals district was the only one with high ratio

in respect of female participation in credit but lower than mean banking development ratios, reflecting on the need to improve banking network. Lastly, there were -8- districts, viz., Amreli, Banaskantha, Bhavnagar, Dangs, Junagadh, Mehsana, Sabarkantha and Surendranagar, where both the gender ratios as also banking ratios were below mean. These districts would be requiring efforts on both the fronts, i.e., increasing the access of banking facilities as also greater efforts in extending credit to the female segment.

AVERAGE OUTSTANDING ADVANCES PER ACCOUNT - VARIATION ACROSS DISTRICTS

The average outstanding amount per credit account for Gujarat state as a whole was Rs.0.72 lac, while that in case of male accounts the same was Rs.0.21 Lac and in case of females the figure was Rs.0.11 Lac. Ahmedabad, Baroda, Bhavnagar, Gandhinagar, Jamnagar, Junagadh, Kutch and Surendranagar had higher amount per account than the state average in respect of advances granted to women.

The districts with higher average amount per female account than the state average for female were Ahmedabad, Amreli, Baroda, Bhavnagar, Jamnagar, Junagadh, Panchmahals, Rajkot, Sabarkantha, Surat and Surendranagar.

In case of advances accounts under 'M25' category, the average amount per account was Rs.3.66 lac, while average amount per individual as also male account was Rs.0.88 lac and in the case of females, the same was Rs.0.82 lac. The districts in which the average amount per female account was higher than the state average for females were : Junagadh, Kheda, Kutch, Mehsana and Panchmahals.

A comparison of gender averages in the districts under 'M25', 'L25' and 'total advances' reveals that in eight districts, viz., Ahmedabad, Bhavnagar, Junagadh, Kheda, Kutch, Mehsana, Panchmahals and Surendranagar, the average amount per

female account was higher than the male account under 'M25'. In three districts, viz., Amreli, Jamnagar and Panchmahals, the average amount per female account was higher than the male account under 'L25'. However, in none of the district, was the average amount per female account under total advances higher than the average amount per male account.

5.5 **OBSERVATIONS IN RESPECT OF FEMALE PARTICIPATION IN CREDIT AT THE SAMPLE BRANCHES :**

The observations derived from the secondary data collected in structured schedules from the -67- sample branches for the five year period March 1993 to March 1997 confirm the findings of the data for the country as a whole as also that of Gujarat state. The details in respect of outstanding advances accounts and amount of each of the sample branch has been given in Appendix - II C. The summary table 5.13 below gives the consolidated position for -67- sample branches in respect of various ratios in credit for the financial year ended March 1997 :-

Table - 5.13 : **Genderwise Ratios in Credit in respect of the Sample Branches for the Financial Year ending March 1997.** (in per cent)

CATEGORY OF ADVANCES	Metro/urban branches (34 branches)	Semi-urban/ rural branches (33 branches)	All sample branches (67 branches)
Accounts with credit limit over Rs.25000/-			
- A/cs as % to total accounts	27.78	16.15	20.13
- Amount as % to total amount	92.62	88.74	90.22
Credit to individuals in M25			
- A/cs as % to a/cs under M25	58.20	72.90	65.96
- Amt as % to amount under M25	17.14	17.98	17.65

Table 5.13 cont.

Of which male			
- A/cs as % to individual accounts	86.52	91.31	89.32
- Amt. as % to individual amount	88.17	89.35	88.90
Of which female			
- A/cs as % to individual accounts	13.48	8.69	10.68
- Amt. as % to individual amount	11.83	10.65	11.10

Accounts with credit limit of Rs.25000/-**and less**

- A/cs as % to total accounts	72.22	83.86	79.87
- Amount as % to total amount	7.38	11.26	9.78
- Individual a/cs as % to L25	99.50	98.62	98.89
- Individual amt as % to L25	99.48	99.43	99.44

Of which male

- A/cs as % to Ind. a/cs in L25	86.88	81.59	83.24
- Amt. as % to Ind. amt. in L25	84.58	83.34	83.70

Of which female

- A/cs as % to Ind. a/cs in L25	13.12	18.41	16.76
- Amt. as % to Ind. amt in L25	15.42	16.66	16.30

TOTAL CREDIT

- Ind. accounts as % to total accounts	88.03	94.46	92.26
- Ind. amount as % to total amount	23.22	27.15	25.65
- Male a/cs as % to total accounts	76.42	78.22	77.60
- Male amt as % to total amount	20.21	23.59	22.29
- Female a/cs as % to total accounts	11.61	16.25	14.66
- Female amt as % to total amount	3.01	3.56	3.35
- Male a/cs as % to Ind. accounts	86.81	82.80	84.11
- Male amt as % to Ind. amount	87.04	86.87	86.93
- Female a/cs as % to Ind. accounts	13.19	17.20	15.89
- Female amt as % to Ind. amount	12.96	13.13	13.07

(Source : Appendix : II C)

The summary table 5.13 reveals that males accounted for about 89% of the credit to individuals in 'M25' category, while females received about 11%. Under 'L25' category, the share of females in the credit to individuals was slightly higher at about 16%. However, while female participation was found to be marginally higher at metro/ urban centres in the M25 category; in the L25 category, female participation was observed to be higher at semi-urban/ rural centres. These observations are in conformity with the trend at the all India as also Gujarat state level.

Significant inter-branch variations were, however, observed in respect of the share of females in the credit granted to individuals. Table 5.14 below gives the range-wise distribution of the share of females in the individual outstanding credit at the 67 sample branches under credit categories 'M25', 'L25' and 'total' credit for all the sample -67- branches as also for the branches grouped according to their area classification, i.e., Metro/ Urban and Semi-urban/ Rural :-

Table - 5.14 : Range-wise Distribution of the Share of Females in the Individual Outstanding Credit under the Categories 'M25', 'L25' and 'Total' credit - Sample Branches

Categories/ % Share ranges	Metro/urban branches (34 branches)	Semi-urban/ rural branches (33 branches)	All sample branches (67 branches)
Accounts with credit limit over Rs.25000/-			
Zero	2 (5.88)	1 (3.03)	3 (4.48)
> 0 to 4.99%	6 (17.65)	10 (30.30)	16 (23.88)
5 to 9.99%	4 (11.76)	13 (39.39)	17 (25.37)
10.00 to 19.99%	15 (44.12)	2 (6.06)	17 (25.37)
20.00 to 29.99%	4 (11.76)	3 (9.09)	7 (10.45)
30.00 to 39.99%	2 (5.88)	2 (6.06)	4 (5.97)
Above 40%	1 (2.94)	2 (6.06)	3 (4.48)

Table 5.14 cont.

Accounts with credit limit of Rs.25000/- and less			
Zero	0 (0.00)	2 (6.06)	2 (2.99)
> 0 to 4.99%	2 (5.88)	2 (6.06)	4 (5.97)
5 to 9.99%	6 (17.65)	9 (27.27)	15 (22.39)
10.00 to 19.99%	13 (38.24)	10 (30.30)	23 (34.33)
20.00 to 29.99%	7 (20.59)	6 (18.18)	13 (19.40)
30.00 to 39.99%	4 (11.76)	1 (3.03)	5 (7.46)
Above 40%	2 (5.88)	3 (9.09)	5 (7.46)
TOTAL CREDIT			
Zero	0 (0.00)	0 (0.00)	0 (0.00)
> 0 to 4.99%	3 (8.82)	3 (9.09)	6 (8.96)
5 to 9.99%	4 (11.76)	13 (39.39)	17 (25.37)
10.00 to 19.99%	16 (47.06)	10 (30.30)	26 (38.81)
20.00 to 29.99%	9 (26.47)	2 (6.06)	11 (16.42)
30.00 to 39.99%	2 (5.88)	2 (6.06)	4 (5.97)
Above 40%	0 (0.00)	3 (9.09)	3 (4.48)

Figures in parentheses show the number of branches in the growth rate range as % to the total number of branches in the area.

(Source : Appendix II C)

It would be observed that major concentration of branches in respect of female credit as percentage to the outstanding credit to individuals, both at metro/ urban and semi-urban/ rural centres as also in the 'M25' and 'L25' categories was in the ranges 5.00 to 9.99% and 10.00 to 19.99%.

5.6 **GROWTH PROFILE OF THE OUTSTANDING CREDIT TO FEMALES DURING THE FIVE YEARS 1993 TO 1997 - SAMPLE BRANCHES :**

The consolidated position of the of the -67- sample branches reflects a rising trend in the share of females in the credit granted to individuals both at metro/ urban & semi-urban/ rural centres as also in the categories 'M25' & 'L25'. In table 5.15 is given the categorywise share of females in account as also amount for the five years period 1993 to 1997 at metro/ urban centres.

Table - 5.15: **Trend in the Share of Females in Credit to Individuals During the Years 1993 to 1997 at Metro/ Urban Centres - Sample Branches.**

(in per cent)

Category	1993	1994	1995	1996	1997
Female credit as % to Indi. credit in M25 category					
- Accounts	13.06	12.51	13.09	14.36	13.48
- Amount	9.96	10.37	10.72	13.13	11.83
Female credit as % to Indi. credit in L25 category					
- Accounts	13.05	13.20	16.20	16.70	13.12
- Amount	11.19	10.93	13.53	14.37	15.42
Female credit as % to total Indi. credit					
- Accounts	13.04	13.10	15.53	16.20	13.19
- Amount	10.50	10.62	11.61	13.50	12.96

(Source : Appendix II C)

Table - 5.16: **Trend in the Share of Females in Credit to Individuals During the Years 1993 to 1997 at Semi-urban/Rural Centres**
- Sample Branches.

(in per cent)					
Category	1993	1994	1995	1996	1997
Female credit as % to Indi. credit in M25 category					
- Accounts	8.04	8.69	9.06	8.60	8.69
- Amount	6.90	7.33	7.47	11.17	10.65
Female credit as % to Indi. credit in L25 category					
- Accounts	11.07	12.16	15.04	18.42	18.41
- Amount	10.53	11.06	13.87	18.95	16.66
Female credit as % to total Indi. credit					
- Accounts	10.88	11.93	14.51	17.36	17.20
- Amount	8.42	8.95	9.87	14.28	13.13

(Source : Appendix II-C)

The trend in the share of females in the credit to individuals, as revealed in tables 5.15 & 5.16 supports the hypothesis that female participation in the credit has been growing. It would also be observed that there was a noticeable spurt during the last two years (i.e., 1996 & 1997) in female credit as percentage to individual credit at semi-urban/ rural centres. This was on account of the identification of two branches in Bulsar district during the year 1994-95 for the implementation of the female focussed "Swavlambi Gramin Nari scheme". In appendix II C, wherein branchwise credit details of the sample branches are given, the appreciable rise in female participation at the two identified branches can be clearly seen.

**PART-II : FACTORS INFLUENCING GENDER PARTICIPATION IN
CREDIT DEPLOYMENT**

With the objective of establishing the relationship of workforce participation and literacy with gender participation in bank credit, rank correlation coefficient was worked out both at all India level as also for Gujarat state. The results of rank correlation coefficient between advances accounts and amount with workforce participation and literacy are as under :-

**Table - 5.17 : Rank Correlation Coefficient between Advances Accounts &
Outstanding Amount with Workforce Participation & Literacy
Levels**

ALL INDIA LEVEL

Rank correlation coefficient between :	Female	Male
A/C : WK.	0.86	0.88
A/C : LIT.	0.85	0.89
AMT : WK.	0.84	0.86
AMT : LIT.	0.85	0.87

GUJARAT STATE

A/C : WK.	0.81	0.79
A/C : LIT.	0.80	0.77
AMT : WK.	0.76	0.84
AMT : LIT.	0.86	0.82

As can be observed from the above table, the correlation between account/ amount with workforce participation and literacy levels has been found to be high and positive in case of both men/ women at all India as also at Gujarat state level.

The above results were also corroborated by the regression analysis and the 't' test administered to measure the level of significance. Tables 5.18 to 5.21 in the following pages show the statistical analysis of relationship between female advances account (FMAC)/ female advances amount (FMAMT) with female workforce participation (FWK)/ female literacy levels (FLIT) as also male advances account (MAC)/ male advances amount (MAMT) with male workforce participation (MWK)/ male literacy levels (MLIT) for both all India and Gujarat state.

The results of the Regression analysis and 't' test in the tables 5.18 to 5.21 further confirm that there is a significant relationship between advances account/ amount of the genders with workforce participation/ literacy levels. In other words, the hypothesis that female literacy and female workforce participation are factors having positive influence on female participation in credit has been verified.

Table - 5.18 : Tables showing the Statistical Analysis of Relationship between
Female Advances Account (FMAC)/ Amount (FMAMT) with
Female Workforce Participation (FWK)/ Literacy Levels (FLIT) -
ALL INDIA



(1) FMAC : FWK

Variables	N	X	St. Dev	SED	t	R Sq.
FMAC	26	11	19			
				0.003	3.34	0.56
FWK	26	3439	3976			

Significant at $P = < .003$

(2) FMAC : FLIT

Variables	N	X	St. Dev	SED	t	R Sq.
FMAC	26	11	19			
				0.002	3.47	0.58
FLIT	26	6018	6037			

Significant at $P = < .002$

(3) FMAMT : FWK

Variables	N	X	St. Dev	SED	t	R Sq.
FMAMT	26	141784	222666			
				36.75	4.26	0.66
FWK	26	3439	3976			

Significant at $P = < .0003$

(4) FMAMT : FLIT

Variables	N	X	St. Dev	SED	t	R Sq.
FMAMT	26	141784	222666			
				24.19	4.25	0.66
FLIT	26	6018	6037			

Significant at $P = < .003$

Table - 5.19 : Tables Showing the Statistical Analysis of Relationship between Male Advances Accounts (MAC)/ Amount (MAMT) with Male Workforce Participation (MWK)/ Literacy Levels (MLIT) - ALL INDIA

(1) MAC : MWK

Variables	N	X	St. Dev	SED	t	R Sq.
MAC	26	52	89			
				0.01	4.13	0.64
MWK	26	8607	9462			

Significant at $P = < .001$

(2) MAC : MLIT

Variables	N	X	St. Dev	SED	t	R Sq.
MAC	26	52	89			
				0.01	4.21	0.65
MLIT	26	10674	11188			

Significant at $P = < .001$

(3) MAMT : MWK

Variables	N	X	St. Dev	SED	t	R Sq.
MAMT	26	974826	1687970			
				101.11	3.37	0.57
MWK	26	8607	9462			

Significant at $P = < .004$

(4) MAMT : MLIT

Variables	N	X	St. Dev	SED	t	R Sq.
MAMT	26	974826	1687970			
				89.88	3.63	0.60
MLIT	26	10674	11188			

Significant at $P = < .002$

**Table - 5.20 : Tables Showing the Statistical Analysis of Relationship between
Female Advances Account (FMAC)/ Amount (FMAMT) with
Female Workforce Participation (FWK)/ Literacy Levels (FLIT) -
GUJARAT STATE**

(1) FMAC : FWK

Variables	N	X	St. Dev	SED	t	R Sq.
FMAC	19	4	4			
				0.02	3.65	0.66
FWK	19	273	150			

Significant at $P = < .002$

(2) FMAC : FLIT

Variables	N	X	St. Dev	SED	t	R Sq.
FMAC	19	4	4			
				0.01	2.81	0.56
FLIT	19	509	326			

Significant at $P = < .01$

(3) FMAMT : FWK

Variables	N	X	St. Dev	SED	t	R Sq.
FMAMT	19	42237	45875			
				118.7	3.24	0.62
FWK	19	273	150			

Significant at $P = < .005$

(4) FMAMT : FLIT

Variables	N	X	St. Dev	SED	t	R Sq.
FMAMT	19	42237	45875			
				99.90	4.17	0.71
FLIT	19	509	326			

Significant at $P = < .001$

Table - 5.21 : Tables Showing the Statistical Analysis of Relationship between Male Advances Account (MAC)/ Amount (MAMT) with Male Workforce Participation (MWK)/ Literacy Levels (MLIT) - GUJARAT STATE

(1) MAC : MWK

Variables	N	X	St. Dev	SED	t	R Sq.
MAC	19	17	17			
				0.04	4.05	0.70
MWK	19	602	319			

Significant at $P = < .001$

(2) MAC : MLIT

Variables	N	X	St. Dev	SED	t	R Sq.
MAC	19	17	17			
				0.02	3.18	0.61
MLIT	19	821	482			

Significant at $P = < .005$

(3) MAMT : MWK

Variables	N	X	St. Dev	SED	t	R Sq.
MAMT	19	361534	352452			
				791.39	4.23	0.72
MWK	19	602	319			

Significant at $P = < .0004$

(4) MAMT : MLIT

Variables	N	Mean	St. Dev	SED	t	R Sq.
MAMT	19	361534	352452			
				473.44	3.50	0.65
MLIT	19	821	482			

Significant at $P = < .0027$

FEMALE PARTICIPATION RATIOS IN THE AREA OF CREDIT VIS-À-VIS
WORKFORCE PARTICIPATION/ LITERACY LEVELS - ALL STATES :

In Chapter IV we had identified states/ districts where, having established the strong relationship between deposit accounts/ amount and workforce participation/ literacy levels, certain policy prescriptions were laid down with regard to integrating and making women an important constituent in the deposit mobilisation efforts of the banking sector. A similar exercise regarding credit has been attempted hereunder :

Template V-C shows the distribution of states according to the ratio of female advances to individual advances and female workforce participation rates. The template reveals that the states with satisfactory ratios in respect of both female advances as percentage to individual advances and workforce participation were -9-, and these were Andhra Pradesh, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Sikkim and Tamilnadu. The states, where female participation in advances was high but workforce participation was low, were New Delhi, Goa, Kerala, Pondicherry, Punjab and Uttar Pradesh. These states would require policy intervention at the state level for increasing avenues for female employment/ self employment programmes. The states, where workforce participation was high but ratio of female advances to individual advances was low, were Gujarat, Nagaland, Rajasthan and U.T. of Daman. In these states the banking sector would derive higher incremental benefits by focusing on the constituency of women in their efforts for credit expansion. Lastly, there were the states of Assam, Bihar, U.T. of Chandigadh, Haryana, Orissa, Tripura, and West Bengal, where both the ratio of female advances to individual advances and the workforce participation rates were adverse, requiring concerted efforts both by the state machinery as also banking sector.

Template V-D gives the chart of distribution of the states according to female participation in credit and literacy rates. It can be observed that states with higher than mean female participation in credit as also higher than mean literacy levels were Goa, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Manipur, Meghalaya, New Delhi, Punjab, Sikkim, Tamilnadu and U.T. of Pondicherry. The states with female participation in bank credit higher than mean but low literacy levels were Andhra Pradesh, Madhya Pradesh and Uttar Pradesh. The states with lower than mean female participation in bank credit but high literacy levels were Assam, Gujarat, Haryana, Nagaland, Tripura, West Bengal and the U.Ts. of Chandigadh and Daman. The banking system can derive higher incremental gains by focusing on women for credit expansion. Finally, in the states of Bihar, Orissa and Rajasthan, both the female participation in bank credit and literacy levels were low, requiring intervention both at the state administration level as also by the banking sector.

There were seven states, viz., Himachal Pradesh, Karnataka, Maharashtra, Manipur, Meghalaya, Sikkim and Tamilnadu, where all the three indicators i.e., female participation in credit, female workforce participation and female literacy levels, were found to be favourable. In two states, viz., Bihar and Orissa, all the three aforesaid ratios were observed to be adverse.

FEMALE PARTICIPATION RATIOS IN CREDIT VIS-À-VIS WORKFORCE PARTICIPATION/ LITERACY LEVELS - GUJARAT STATE

Template V-E lists the districts in Gujarat state according to their status in respect of female participation in bank credit and workforce participation rates. There were -3- districts, viz., Bulsar, Panchmahals and Surat, where the ratios of both female participation in bank credit as also workforce participation rates were higher than mean. In Ahmedabad and Gandhinagar, though female participation in bank credit was high, the female workforce participation rates were low. Banaskantha, Bharuch, Dangs, Kheda, Mehsana, Sabarkantha and Surendranagar had low ratios of female

credit to individual credit but had high workforce participation rates. Seven districts, viz., Amreli, Baroda, Bhavnagar, Jamnagar, Junagadh, Kutch and Rajkot districts were observed to be lagging behind both in female participation in banking as also female workforce participation rates.

The classification of districts according to female participation in bank credit and literacy has been given in Template V-F. The districts with high ratios both in female participation in banking and literacy rates were Ahmedabad, Bulsar, Gandhinagar, and Surat. Panchmahals district was the only one which had higher than mean female participation in bank credit but low literacy levels. Amreli, Baroda, Bharuch, Kheda, Mehsana and Rajkot had lower than mean female participation in credit but high literacy levels. Banaskantha, Bhavnagar, Dangs, Jamnagar, Junagadh, Kutch, Sabarkantha and Surendranagar had low ratios in both female participation in bank credit as also literacy levels.

The districts having favourable ratio in all aspects, i.e., female participation in bank credit, workforce participation as also literacy levels were Bulsar and Surat, while in Bhavnagar, Jamnagar, Junagadh and Kutch all the three ratios were found to be unfavourable.

CONCLUSION

The present chapter examines participation of women in bank credit in the context of the following five hypotheses, viz., :- (1) female participation is growing in the area of credit in the banking sector; (2) there is significant gender differential in bank credit; (3) gender differential in the area of credit is more than that in deposits; (4) when women are focussed through special schemes and programmes, the female participation rates are higher; and (5) female literacy and female workforce participation are factors having positive influence on female participation in bank credit.

Temporal growth in advances of the sample branches covering a period of five years showed that the share of females in the credit expansion had grown over the years. The share of females in the individual outstanding credit increased from 8.95% at the beginning of the observation period (1993) to 13.07% at the end of the observation period (1997). Even though the growth in absolute terms during the five years was higher under 'M25', in percentage terms the share of females in the individual credit has increased at a higher rate under 'L25'. The share of females in the outstanding credit under 'L25' increased from 10.70% to 16.30% during 1993 to 1997, while that under 'M25' increased from 7.66% to 11.10%. Hence, our findings confirm hypothesis no. (1).

The gender differential in credit is revealed both in the low share of females in the accounts and amount outstanding under individual credit as also in the average amount per account. Males had a share of 82% in the accounts and 90% in the outstanding amount granted to individuals in Gujarat state. Corresponding to that the share of females was 18% and 10% in the number of accounts and amount, respectively. At the all India level, though the share of women in the number of accounts was the same as that for Gujarat state (i.e., 18%), their share in the outstanding amount was found to be higher at 13%. Sample branches also reflected a slightly higher share of women in the outstanding amount. For the year ending March 1997, women constituted 16% of the number of accounts and 13% of the outstanding amount.

The gender differential was found to be higher under 'M25' than under 'L25'. The data for Gujarat state reveals that males had a share of 92% in both accounts and amount under 'M25', while the share of females was at around 8%. Under 'L25', however, the share of females was at a higher 19% under accounts and 15% under outstanding amount. The concentration of women in the 'L25' category is also reflected in the relative share of 'L25' and 'M25' category loans in the total credit granted to men and women. For every 100 loan account granted to men, 84 was under 'L25' and 16

under 'M25', while in case of women, 94 was under 'L25' and 6 under 'M25'. Likewise, for every Rs.100/- credit granted to men Rs.33/- was under 'L25' and Rs.67/- under 'M25', in case of women, the corresponding figures were Rs.53/- under 'L25' and Rs.47/- under 'M25'. The figures at the all India level as also the sample branches reflect similar situation regarding the gender shares in 'M25' and 'L25', with only minor variations in the percentages.

Areawise analysis of credit in Gujarat state revealed that unlike in case of deposits, where the bias was towards M/U areas, in credit the bias was towards S/U rural areas in case of both men and women. For every 100 loan accounts granted to men 16 were in M/U areas and 84 in SU/R areas and in case of women the corresponding ratios were 12 and 88 accounts, respectively. Similarly, for every Rs.100/- credit granted to men, Rs.25/- was at M/U centres and Rs.75/- at SU/R centres, while in case of women, the corresponding figures were Rs.29/- and Rs.71/- respectively. The distinct bias towards SU/R areas is even more pronounced in case of credit under 'L25' in case of both the genders. However, under 'M25' as against the ratio of 30 : 70 for M/U and SU/R respectively for men, in case of females the corresponding ratios were 42 : 58 under outstanding amount.

With regard to the average amount per account in Gujarat state, it was observed that in male accounts the average was Rs.20760/-, while in case of female accounts the same was Rs.11180/- (almost 46% lower than the male average amount). The average amount per account under 'M25' was found to be Rs.88060/- in case of men and Rs.82130/- in case of women, and that under 'L25' the same was Rs.8170/- for men and Rs.6280/- in case of women.

X^2 test administered to assess the magnitude of discrepancy between observed and expected levels in respect of female outstanding advances at the Gujarat state level as also at the all India level revealed high value of X^2 at 0.05 level of significance. Thus, the hypothesis no. (2) i.e., there is significant gender differential in bank credit has been upheld.

The higher gender differential in credit vis-à-vis deposits has also emerged quite clearly. It has been revealed that as against 25% of the individual deposit accounts and 22% of the outstanding individual amount held by females, the share of females in credit granted to individuals was about 18% in accounts and 10% in outstanding amount. Hence, hypothesis no. (3), i.e., gender differential in the area of credit is more than that in deposits has been confirmed.

When women are focussed through special schemes and programmes, female participation in banking does improve. The survey results of small borrowal accounts (for the year ended March 1993) by the Dept. of Statistical Analysis & Computer Services, RBI reveals a relatively higher share of female in the accounts as also amount under programmes like IRDP, SEEDY, DRI, SEPUP, SUME etc. compared to general banking system. Our analysis shows higher share of women under 'L25' compared to 'M25' as also better ratios at semi-urban/ rural centres as compared to metro/ urban centres. Further, temporal growth in credit at the sample branches reveals higher growth at semi-urban/ rural centres as also under 'L25' category, which indicates that the Government sponsored programmes, which are largely directed at the semi-urban/ rural centres and have either a target component for women built into the scheme or there are general directives for increased lending to women, do result in increasing the participation of females in credit. Thus, hypothesis no. (4) above is validated.

A high and positive correlation coefficient emerged between advances accounts and outstanding amount with workforce participation and literacy levels for both men as also women. Regression analysis and 't' test further confirmed the positive impact of workforce participation and level of literacy on the number of credit accounts and the outstanding amount held by men as also women, thus confirming hypothesis no. (5).

Relating the data on the female participation in outstanding credit in the various districts of Gujarat as also for the states across the country, with the respective ratios for workforce participation and literacy levels of females, cluster of districts/ states emerged having characteristics of favourable/ unfavourable gender ratios and/or favourable/ unfavourable female workforce/ literacy ratios. The analysis revealed that there were -2- districts, viz., Bular and Surat, where all the three ratios, i.e., female participation in bank credit, workforce participation as also literacy levels, were found to be favourable, while in Bhavnagar, Jamnagar, Junagadh and Kutch all the three ratios were found to be unfavourable. The analysis for the various states showed that there were -7- states, viz., Himachal Pradesh, Karnataka, Maharashtra, Manipur, Meghalaya, Sikkim and Tamilnadu, where all the three indicators i.e., female participation in credit, female workforce participation and female literacy levels were found to be favourable and in -2- states, viz., Bihar and Orissa, all the three aforesaid ratios were observed to be adverse.

Similarly, relating the data on female participation in credit with the general level of banking development (in terms of average population served per bank office of ASCBs), it was found that -4- districts in Gujarat had higher than mean ratios both in female participation in credit as also banking development, -6- districts had higher than mean banking development ratio but low ratios in respect of female participation, -1- district had higher than mean gender ratios but lower than mean banking development ratios and in -8- districts, viz., Amreli, Banaskantha, Bhavnagar, Dangs, Junagadh, Mehsana, Sabarkantha and Surendranagar, both the gender as also banking development ratios were low.

The identification of districts in Gujarat/ states across the country with unfavourable gender/ banking/ workforce participation/ literacy levels has important policy implications in terms of (1) interventions required at state level for enhancing female literacy levels and/ or increasing avenues for greater workforce participation so as to bring women into the mainstream of economic activities and make them equal partners in economic growth; and (2) interventions required at the banking system level for increasing their branch network as also sensitising the bank employees to the need to specifically focus on women and treat them as an important constituent in the credit dispensation efforts of the banks.

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TEMPLATE -V-A

**FEMALE PARTICIPATION IN BANK CREDIT VIS-A-VIS
BANKING DEVELOPMENT : ALL INDIA**

FEMALE CREDIT AS % TO INDIVIDUAL CREDIT	POPULATION PER BANK OFFICE OF ASCBs	
	<i>ABOVE MEAN</i>	<i>BELOW MEAN</i>
<i>ABOVE MEAN</i>	GOA HIMACHAL PRADESH KARNATAKA KERALA NEW DELHI PUNJAB MEGHALAYA SIKKIM TAMILNADU U.T. of PONDICHERRY	ANDHRA PRADESH MADHYA PRADESH MAHARASHTRA MANIPUR UTTAR PRADESH
<i>BELOW MEAN</i>	GUJARAT HARYANA U.T. of CHANDIGADH U.T. of DAMAN	ASSAM BIHAR NAGALAND ORISSA RAJASTHAN TRIPURA WEST BENGAL

TEMPLATE : V-B

**FEMALE PARTICIPATION IN BANK CREDIT VIS-A-VIS
BANKING DEVELOPMENT : DISTRICTWISE STATUS IN
GUJARAT STATE.**

FEMALE CREDIT AS % TO INDIVIDUAL CREDIT	POPULATION PER BANK OFFICE OF ASCBs	
	<i>ABOVE MEAN</i>	<i>BELOW MEAN</i>
<i>ABOVE MEAN</i>	AHMEDABAD BULSAR GANDHINAGAR SURAT	PANCHMAHALS
<i>BELOW MEAN</i>	BARODA BHARUCH JAMNAGAR KHEDA KUTCH RAJKOT	AMRELI BANASKANTHA BHAVNAGAR DANGS JUNAGADH MEHSANA SABARKANTHA SURENDRANAGAR

TEMPLATE - V-C

**FEMALE SHARE IN INDIVIDUAL ADVANCES VIS-A-VIS FEMALE
WORKFORCE PARTICIPATION : ALL INDIA**

FEMALE ADVANCES AS % TO INDIVIDUAL ADVANCES	FEMALE WORKFORCE PARTICIPATION	
	<i>ABOVE MEAN</i>	<i>BELOW MEAN</i>
<i>ABOVE MEAN</i>	ANDHRA PRADESH HIMACHAL PRADESH KARNATAKA MADHYA PRADESH MAHARASHTRA MANIPUR MEGHALAYA SIKKIM TAMILNADU	GOA KERALA NEW DELHI PUNJAB U.T. of PONDICHERRY UTTAR PRADESH
<i>BELOW MEAN</i>	GUJARAT NAGALAND RAJASTHAN U.T. of DAMAN	ASSAM BIHAR HARYANA ORISSA TRIPURA U.T. of CHANDIGADH WEST BENGAL

TEMPLATE -V-D

FEMALE SHARE IN INDIVIDUAL ADVANCES VIS-A-VIS FEMALE LITERACY LEVELS : ALL INDIA

FEMALE ADVANCES AS % TO INDIVIDUAL ADVANCES	FEMALE LITERACY LEVELS	
	<i>ABOVE MEAN</i>	<i>BELOW MEAN</i>
<i>ABOVE MEAN</i>	GOA HIMACHAL PRADESH KARNATAKA KERALA MAHARASHTRA MANIPUR MEGHALAYA NEW DELHI PUNJAB SIKKIM TAMILNADU U.T. of PONDICHERRY	ANDHRA PRADESH MADHYA PRADESH UTTAR PRADESH
<i>BELOW MEAN</i>	ASSAM GUJARAT HARYANA NAGALAND TRIPURA U.T. of CHANDIGADH U.T. of DAMAN WEST BENGAL	BIHAR ORISSA RAJASTHAN

TEMPLATE : V-E

**FEMALE SHARE IN INDIVIDUAL ADVANCES VIS-A-VIS
FEMALE WORKFORCE PARTICIPATION : DISTRICTWISE
STATUS IN GUJARAT STATE.**

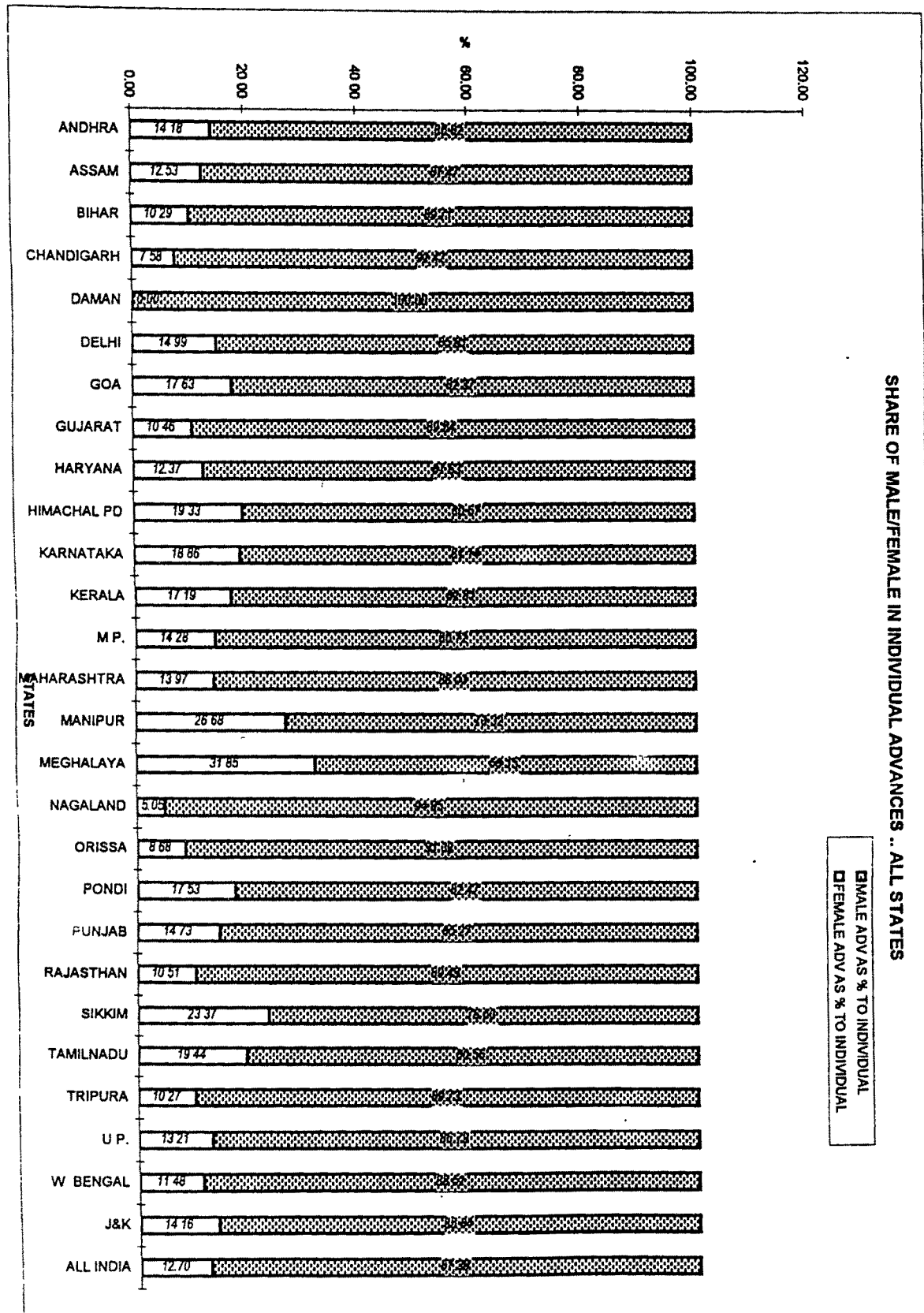
FEMALE ADVANCES AS % TO INDIVIDUAL ADVANCES	FEMALE WORKFORCE PARTICIPATION	
	<i>ABOVE MEAN</i>	<i>BELOW MEAN</i>
<i>ABOVE MEAN</i>	BULSAR PANCHMAHALS SURAT	AHMEDABAD GANDHINAGAR
<i>BELOW MEAN</i>	BANASKANTHA BHARUCH DANGS KHEDA MEHSANA SABARKANTHA SURENDRANAGAR	AMRELI BARODA BHAVNAGAR JAMNAGAR JUNAGADH KUTCH RAJKOT

TEMPLATE : V-F

**FEMALE SHARE IN INDIVIDUAL ADVANCES VIS-A-VIS
FEMALE LITERACY LEVELS : DISTRICTWISE STATUS IN
GUJARAT STATE.**

FEMALE ADVANCES AS % TO INDIVIDUAL ADVANCES	FEMALE LITERACY LEVELS	
	<i>ABOVE MEAN</i>	<i>BELOW MEAN</i>
<i>ABOVE MEAN</i>	AHMEDABAD BULSAR GANDHINAGAR SURAT	PANCHMAHALS
<i>BELOW MEAN</i>	AMRELI BARODA BHARUCH KHEDA MEHSANA RAJKOT	BANASKANTHA BHAVNAGAR DANGS JAMNAGAR JUNAGADH KUTCH SABARKANTHA SURENDRANAGAR

GRAPH - G-3



GRAPH - G-4

