

CHAPTER I

INTRODUCTION

1.1 BACKGROUND

The United Nations decade for women (1976-85) played a crucial part in highlighting the important, but often previously invisible role of women in social and economic development of the third world countries and the particular plight of low income women. During the decade, there was considerable shift in approaches, both by academic researchers and policy makers. Researchers moved away from preoccupations with the role of women within the family and women's reproductive responsibilities and moved towards an understanding of the complexities of women's productive activities and their empowerment. Policy makers also shifted their focus from a universal concern with welfare oriented family centered programmes, which assumes motherhood as the most important role for women in the development process, to a diversity of approaches emphasising the productive role of women.

The first 'Women's World Conference' held in Mexico (1975), the mid-term evaluation conference organised at Copenhagen (1980), the second World Conference held at Nairobi (1985) and the Beijing Conference (1995) have all reinforced the concerns about the increasing marginalisation of women from the benefits of development and have sought active support from the government to rectify the imbalances caused by the Structural Adjustment Programmes (SAPs).

One important aspect observed in the succeeding World Conferences on women is that economic agenda gained more and more importance. Although the theme 'Equality, Development and Peace' set by the UN General Assembly in 1976 has formed the general backdrop for the subsequent world conferences on women, their meaning and emphasis has been changing. In the document 'World Plan of Action' adopted in Mexico City in first world conference, scant attention was paid to

women's economic resources. Focus, instead, was on international co-operation and peace, education, health and political participation. In the 'Forward Looking Strategies' adopted at Nairobi, though an improvement over the previous conference, there was no mention of gender inequality in economic resources in the section on 'Basic Strategies on Equality'. In the 'Platform for Action' adopted at Beijing, however, issues like gender gaps in economic power, property rights, poverty etc., were squarely focussed. Majority of the workshops and panel discussions at Beijing were dominated by economic issues - globalisation, adverse impact of SAP on women, impact of new technology and environmental degradation on women's economic resources, feminisation of poverty, sustainable livelihood and alternative economic frameworks (Agarwal, 1996, Raghuram and Ruth, 1995).

Another major effort in drawing attention of the world to the gross gender imbalances with respect to access and opportunities across the globe was the UNDP's Human Development Report (HDR) for the year 1995. The HDRs released since 1990 pointedly assert that people are the real wealth of a nation. It propounds that human progress is not merely about income growth and increased commodity production, but also, and more importantly about expanding human capabilities. HDRs define *development* as a process of enlarging people's choices, in such basic areas as the options to stay healthy, acquire skills & knowledge etc., as well as in the larger domains of social, economic and political systems offering freedom, equity and justice.

In all stages of development, according to the HDR, three of the most essential choices are to (1) lead a long and healthy life, (2) acquire knowledge and (3) have access to resources needed for a decent standard of living. The Human Development Index (HDI), presented by the HDRs every year, reflects the levels and achievements of different countries on the above three important dimensions of human development. The HDI ranks accorded to the countries of the world reflect on the

disparities among the nations in providing the three basic needs and choices to their citizenry

The Human Development Report for the year 1995 for the first time drew attention to the persistent gender inequalities in human development and the core premise of the Report was that *'human development, if not engendered would be endangered'*. Pointing out the unequal opportunities between men and women, the report highlighted that women constitute 70 per cent of the world's poor and 66 per cent of the world's illiterate. Another glaring aspect of neglect according to the Report is the gross undervaluation of the women's economic contributions. Taking account of such non-monetised and invisible contributions, it is estimated that there would be 50 per cent increase in economic contributions of women over the officially estimated levels (UNDP, 1995).

Two of the most valuable and innovative contributions of HDR 1995 were the construction of (1) gender-related development index (GDI), which reflects gender disparities in basic human capabilities and, (2) gender empowerment measure (GEM), which measures the gender inequality in key areas of economic & political participation and decision making. Taking the same variable as the HDI, the measurement of GDI focuses on both the inequality between men and women as well as the average achievement of all people taken together. GDI is, therefore, basically HDI adjusted for gender inequality. Though HDI as also GDI do not capture all the dimensions of human development and gender inequity, to the extent there is focus on the three most basic capabilities, there is merit in using the indices of life expectancy, literacy and living standards as measured in real GDP per capita, to see how different countries/ states are performing.

GEM on the other hand reflects whether women can take active part in the economic and political life by tracking (1) the percentage of women in parliament, (2) the percentage of women among administration and managers, (3) the percentage of

women among professional and technical workers and (4) women's earned income as a percentage of men's. Differing from GDI, which essentially is a measure of capabilities, GEM exposes inequality in opportunities in selected areas.

The Human Development Report of 1998 has, taking the three indicators of longevity (life expectancy at birth), educational attainment (as measured by a combination of adult literacy - {2/3rd weight} and the combined first, second and third level gross enrollment ratio {1/3rd weight}) and standard of living as measured by real GDP per capita), computed a HDI value of 0.451 for India. In comparison the HDI value for the group of all developing countries was computed at 0.586, all Industrialised countries at 0.911 and for the entire world at 0.772. The ranking of India in HDI value was 139th among the 174 countries studied. (UNDP, 1998)

Barring the Scandinavian countries, the GDI value of most countries as also group of countries was lower than the HDI values reflecting that gender disparity afflicts all nations. The GDI value for India was computed at 0.424 as against 0.564 for all developing countries, 0.888 for the group of industrialised countries and 0.736 for the world as a whole. India ranked 128th among 163 countries for which GDI was computed.

In respect to GEM, with merely 7.3% of the seats in parliament held by women, female administrators and managers accounting for only 2.3% of the total administrative and managerial positions, female professionals and technical workers being 20.5% of such workers and women's share of earned income at 25%, India had a low GEM value of 0.228. India ranked 95th in the HDR-1998 among the 102 countries for which data was available.

1.2 INITIATIVES OF THE GOVERNMENT OF INDIA FOR WOMEN'S DEVELOPMENT

In the area of women's development, the emphasis during the fifties in the Indian planning system was on welfare activities both at the Government as also at the voluntary agencies' level. The tendency to view women's issues primarily in terms of welfare and assistance and more as subjects than objects of planning resulted in only marginal difference to the lives of women. This trend continued till late 70's. The major reason for shift in policy thereafter, was the impact of the United Nations resolution on women. In 1972, the United Nations General Assembly proclaimed 1975 as the International Women's Year with the objective of promoting gender equality.

In response to the international concerns, the Indian Government set up a committee to study the status of women. In late 1974, the Committee on the Status of Women in India (CSWI) submitted its report - "Towards Equality". The report pointed out the disadvantaged position of women in India as was glaringly apparent in the declining sex ratio, lower life expectancy, higher female infant mortality rates, maternal mortality and morbidity rates, high illiteracy etc. The year 1975, can therefore, be considered a turning point in the development of government policies and programmes for women in India. Several major commissions and reports outlined the policy recommendation for improving the lot of women in India (CWDS, undated). Simultaneously, attention was also paid to the field of research and data collection. The Indian Council of Social Science Research (ICSSR), which had provided the essential research inputs to CSWI, initiated research programmes focussing women in a big way. Likewise, in the 32nd round of National Sample Survey Organisation (NSSO) for the year 1977-78, instructions were issued by the Planning Commission to collect information on women's work. A new category of 'marginal workers' (i.e., persons working less than 183 days in a given activity) was introduced in the 1981 census in view of the seasonal nature of women's work. This

was a great step forward, as the previously invisible work of women found statistical recognition and the economic contributions of women could now be accounted for.

It was thus, that there was a transition from 'welfare orientation' to 'development orientation' in the programmes targetted at women. For the first time in the history of planning in India, there was a chapter on 'Women and Development' in the plan document of the Sixth Plan (1980-85). Along with access to health care and family planning, the document also stressed economic independence for women. During the period 1978 to 1982 numerous programmes were launched with a thrust on generating self employment for women, to name a few of them - IRDP, DWCRA, TRYSEM etc. In the changed policy environment of the 80s, the poverty alleviation programmes came to be increasingly judged on the criteria of allocative efficiency instead of the earlier concern with redistributive justice.

In the year 1988, the Government of India came out with the National Perspective Plan for Women 1988-2000 (NPPW). After the 1974 efforts in respect of the Report of the Committee on the Status of Women (CSWI), the NPPW was the next major step in evaluation of women's programmes and status. The document sought to assess the extent to which women were integrated in the national mainstream. The NPPW provided a situational as also contextual review of the various programmes for women. The review covered rural development, agriculture, education, health, employment, supportive services etc. The document also focussed on media & communication as also on the level of political participation of women. The NPPW report emphasised the provision of greater employment and recommended special allocation for women in mainstream projects/ programmes. To make the already existing programmes more effective, NPPW advocated greater inputs of training as also other forward and backward linkages. Apart from improved access to credit for women in the unorganised sector, other major recommendations of the NPPW were promotion of rural entrepreneurship, agricultural growth for employment generation, greater role of the voluntary agencies and better co-ordination between them.

Likewise, efforts were also made to replicate the successful institutional arrangements made by a few states for encouraging women entrepreneurs across the other states of the country. One such institution was the Andhra Pradesh Women Development Corporation (APWDC) established in the co-operative sector in the year 1975-76. Membership of APWDC could be obtained by purchasing -1- share valued at Re.1/-. The members were then eligible to borrow 20% of the estimated financial outlay of the scheme as margin money loan and remainder from regular credit institutions. The Tamil Nadu Corporation for Development of Women set up in 1983 with an authorised capital of Rs.10 million also worked towards providing credit as also other inputs to women entrepreneurs. Based on the initiatives taken by state governments of Andhra Pradesh and Tamilnadu, the Dept. of Women & Child Development, Ministry of Human Resource Development, formulated a scheme to assist other state governments to establish Women Development Corporations (WDCs). In contrast to the traditional welfare oriented services, the purpose of WDCs was to provide an institutional base for the promotion of women's economic advancement.

The scope of WDCs is to identify women entrepreneurs, prepare viable projects, facilitate the availability of credit from banks/ financial institutions, establish marketing linkages and provide training in technical skills in coordination with polytechnics/ ITIs. The WDCs were also entrusted the task of promoting and strengthening women's co-operatives and organisations. The funding requirement of the WDCs was to be met from the existing schemes of the state/ central government. Credit facilities to women and women's co-operatives were to be provided from the IRDP funds. Funds for training, research etc., were to be drawn from the Depts. of Rural Development, Women's Development, Council for Advancement of People's Action and Rural Technology (CAPART) etc.

1.3 **BANKING DEVELOPMENT : THE GENDER DIMENSION**

The progressive nationalisation of the Banking sector in India, first with the nationalisation of 14 major banks in 1969 and later with the nationalisation of 6 more in 1980, was done with the vaunted objectives of extending banking facilities to the hitherto neglected sectors of the economy. When the planned efforts and strategies of the 60s and 70s, formulated largely with a macro perspective, failed to deliver results in terms of percolation of benefits through the trickle down approach to the rural poor, focus shifted to formulation of specially designed policies/ programmes of employment/ income generation. Under this several anti-poverty programmes were devised. In recognition of the importance of availability of credit, fixed as also working capital, the banks were directed to extend credit to target group population with/ without an element of subsidy and/or at concessional rates with the ultimate aim of promoting self-employment and poverty alleviation. Khandeker and Binswanger, (1989) found in a study that 10% increase in formal credit resulted in a 18% rise in rural non-farm employment (World Bank, 1991).

Integrated Rural Development Programme (IRDP), started in 1978-79, was one such programme, which aimed at economic upliftment of rural households living below the poverty line through providing income generating assets at concessional rates along with government subsidy. IRDP has been, by far the largest and the most ambitious anti-poverty programme of the Indian Government, possibly the largest in the world. The special characteristic feature of this programme is the decentralised process of planning emanating from a block as a unit of planning. The assets for which loans have generally been disbursed are pumpsets under minor irrigation, animal husbandry, equipments for cottage industry, provision stores, repair centres etc.

During the VI Five Year Plan (1980-85), a specific stipulation of 17% coverage for women was laid down under IRDP (later extended to 30% in VII Plan and 40%

from April 1990). However, even after nearly two decades of the functioning of this programme, disbursement of credit to women have not touched the stipulated targets. Official statistics reveals that there were 9.8% women beneficiaries under IRDP as on 31st March 1986 against the stipulated target of 30.0% and as on 31st March 1993 the share of women had barely risen to 19.8% (RBI Bulletin, Jan. 1997).

In recognition of the fact that rural development programmes were not reaching women, another programme viz., Development of Women & Children in Rural Areas (DWCRA) was initiated in 1982-83 as a sub-scheme (Pilot Project) under IRDP in 50 districts. The objective of the programme was “to organise women into socio-economic activity groups with the twin objectives of providing self-employment opportunities and social support” (VII Plan Document). The 'target group for DWCRA was the same as IRDP (i.e., families with annual income less than Rs.4800) but the approach was reaching women as a 'group' rather than as individuals. This methodology was based on the immensely successful experimental model of the Grameen Bank of Bangladesh. Besides credit inputs, DWCRA also aims at increasing women's access to other government programmes and welfare services. The scheme postulates the formation of a group of 15 to 20 women. A grant of Rs.15000/- is given to the group as a revolving fund to be used for purchase of raw material, tools etc. To provide the groups a place to carry on their economic activities, multi-purpose community centres are constructed at each DWCRA block. The cost of the community centre is met out of the funds under Rural Landless Employment Guarantee Programme (RLEGP) and the interest earnings of the District Rural Development Agency (DRDA). UNICEF also provides assistance upto Rs.50,000/- per centre for equipments and supplies. DWCRA shares and builds upon the administrative structure used by IRDP. The existing literature in the area, reveals that where committed NGOs have taken up the task of implementing the programmes and have helped in instilling the essential participatory nature of the programme, these programmes have achieved some success.

On the lines of DWCRA, another scheme viz., 'Development of Women and Children in the Urban Areas' (DWCUA) was formulated as a sub-scheme under the 'Swarna Jayanti Shahari Rozgar Yojana' (SJSRY). The objective of DWCUA is to provide assistance to groups of urban poor women (numbering at least 10 women per group) for setting up gainful self-employment ventures along with inputs of training/upgradation of skills, technical as also entrepreneurial. Instead of the traditional top down implementation method, SJSRY and its sub-set DWCUA rely on establishing and promoting community organisations and structures. Towards this end Neighbourhood Groups (NHGs), Neighbourhood Committees (NHCs) and Community Development Societies (CDSs) are set up, with CDSs playing the focal point for identification of beneficiaries, preparation of applications, monitoring of recovery and other support services. It is also envisaged that the CDSs may set themselves as Thrift and Credit societies to encourage community savings as also other group activities. The DWCUA group society is entitled to a subsidy of Rs.125,000/- or 50% of the cost of the project, whichever is less.

Apart from the women focussed schemes like DWCRA/ DWCUA and schemes like IRDP under which there is a stipulation of directing at least 40% credit to women beneficiaries, there are several other employment generation credit programmes in which preference is sought to be given to women beneficiaries. To name a few of these schemes, they are (1) Differential Rate of Interest (DRI) under which credit is given to people below poverty line at subsidised interest rates (merely 4%), (2) Scheme for Urban Micro Enterprises (SUME) which was earlier known as Self Employment Programme for Urban Poor (SEPUP), (3) Prime Minister's Rozgar Yojana (PMRY) in operation since 2nd October 1993 (which replaced the earlier scheme of Self Employment for Educated Unemployed Youth (SEEUY) in operation since 1983-84).

PMRY seeks to promote self employment ventures through Industries, Services and Business routes in association with reputed NGOs for selection, training of

entrepreneurs and preparation of project profile. To avoid overlap with SJSRY, PMRY seeks to finance ventures set up by educated unemployed youth who are matriculates (passed or failed) as against the eligibility criteria of education upto ninth standard for availing loans under SJSRY. For financing of women, group approach is favoured so as to avoid their being made proxies for availing loans by the male members of their families.

Apart from the implementation of the state directed programmes, individual Banks have on their own, tailored schemes focussing on women. Notwithstanding these efforts, the overall picture that emerges about banks' performance in developing banking habits among women and giving credit to them is not a rosy one.

1.4 RATIONALE OF THE STUDY

There are overwhelming evidences that women as a group are more vulnerable to poverty and it's consequences. In poor households, her labour and skills are integral to the survival strategies of the families. Numerous studies have shown that lower the economic status of the family, higher is the woman's participation in the labour force and her contributions to the total family income (Agarwal, 1989 and 1986, Gupta, 1987). There is also compelling evidence that improvement in women's productivity has important bearing on the reduction in poverty levels and more importantly on family's malnutrition (Vencatesan, 1996). Further, women as 'economic actors' can also secure improvement in their status as well as welfare benefits, ultimately leading to a social reconstruction of gender.

Measures to improve women's access to productive resources, therefore, are critical to enable them to move themselves and their families out of the poverty trap. Moreover, the rising incidence of female headed households (current estimates indicate that 30 to 35% of the rural Indian households are headed by women - GOI 1988), mean that women are not only providers but the sole providers for their

families. The direct economic benefits of increasing female productivity are that it would result in increased aggregate labour productivity and enhanced household incomes, particularly in families below poverty line. Further, there would be accelerated growth in the agriculture as also the informal sector, where women constitute a major part of the labour force.

However, improvement in productivity performance requires several inputs like credit, marketing linkages, training etc. Credit is acknowledged to be a necessary though not a sufficient condition for successful self-employment strategies. Access of women to financial services, both for safeguarding their surpluses and savings as also for meeting the requirements of working capital and term loan facilities, therefore, becomes a crucial indicator of their access to resources which increase productivity levels.

Before launching the policy of gender centered banking development, there is an urgent need to develop reliable data base on gender in banking operations, which could serve as benchmark for measuring the progress of gender participation in banking development and reveal the complexities of gender issues in banking. We need to systematise a variety of data at different levels of aggregation for highlighting women's poor access to credit / banking facilities that come in the way of augmenting marketable skills and enhancing the potential to develop income generating capacity in the traditional as also the newly emerging non-traditional areas.

1.5 PROBLEM STATED

Researchers have by means of collecting primary data through laborious individual efforts, attempted studies on access to credit and impact thereof on the household by using various socio-economic development indices. However, very few studies have been conducted which have attempted to comprehensively measure the extent of

female participation in banking with regard to their saving habits, preferred schemes/instruments of financial assets, access to credit for productive purposes, repayment ethics etc.

Banking statistics, which is otherwise a veritable minehouse of information, had hitherto, pathetic little to offer by way of gender segregated data base. This anomaly was, however, removed when Reserve Bank of India modified the BSR (Basic Statistical Return) formats, which have been in force for over two decades, to include gender segregated data. For the first time, the BSR formats sought gender segregated data in respect of deposits and advances for the year ended March 1996. This has facilitated the assessment of the inequality in the access to financial institutions through the gender-lens.

For introducing gender as a vital element in the evaluation of the financial system, we need to answer several important questions. What has been the extent and growth rate of gender participation in banking ? What are the gender differentials in banking parameters? What are the salient factors which influence the gender status in banking ? How best can the banks be gender sensitised ? What could be the policy tools for reaching out to women in larger numbers and as fast as possible ? This study aims at answering all these questions, by generating evidence, providing conceptual framework and conducting an in-depth inquiry into gender analysis of banking operation.

1.6 OBJECTIVES OF THE STUDY

In view of the problem as stated above, the specific objectives of the study are :

- To measure women's participation in banking operations and assess its growth rate.
- To examine the gender differentials in respect of bank deposits and advances.
- To examine the impact of female workforce participation and female literacy on women's participation in banking operations.
- To generate gender relevant information and knowledge for sensitising banks towards the specific and special banking needs of women.
- To suggest policy measures and strategies for enhancing women's participation in banking.

1.7 SOCIO-ECONOMIC PROFILE OF GUJARAT STATE

For analysing gender in banking operations and to study the problem as stated above in the specific context of the objectives of the study, the state of Gujarat has been taken up. Gujarat has a vibrant economy with a well developed base of small and micro enterprises, trading activities and a strong co-operative producers' movement. Further, with literacy levels higher than the national average (both in case of person as also female) and greater female autonomy as a legacy of their involvement in the country's freedom struggle under the influence of Mahatma Gandhi, Gujarat provides an interesting microcosm for studying gender in Banking operations and assessing the factors that influence gender participation in banking business.

With the above in view, a brief socio-economic profile of Gujarat state is given as under (Govt. of Gujarat, 1997) :

Gujarat State, situated in Western India, covers a land area of 1.96 lac sq. km. and has a population of 4.13 crore. While the population of the state, as per the 1991 census, is 4.93 per cent of the country's population, in terms of area, the state has 5.96 per cent of the country's land area. Gujarat ranks 10th among the States in respect of population and seventh in respect of area. The density of population in Gujarat in 1991 was 211 person per sq.km. as against 267 persons per sq.km. for the country.

Of the 4.13 crore total population of the state (1991 census), male population was 2.14 crore and female 1.99 crore. The sex ratio in Gujarat works out to 934 females per thousand male as compared to 927 females per thousand male for India as a whole.

In respect of urbanisation, Gujarat ranks fourth amongst the States of India, with proportion of Urban population at 34.49% as compared to 25.73% for the country.

The decadal growth of population has declined from 27.67% during 1971-81 to 21.19% in 1981-91 which is lower than the growth of 22.72% for the country.

In respect of literacy, Gujarat ranks 9th amongst the States in India. The effective literacy rate in the State (excluding children in the age group 0 -6) has increased from 49.90% in 1981 to 61.29% in 1991. Among males, literacy has increased from 62.07% in 1981 to 73.13% in 1991. Among females the literacy levels have increased from 36.94% in 1981 to 48.64% in 1991. The literacy rates for rural areas is 53.09% and for urban areas the same is 76.54%. The 1991 effective literacy rates for the country as a whole in comparison are - Persons : 52.21%, Male : 64.13%, Female : 39.29%, Rural : 44.69% and Urban : 73.08%.

Classification of population by economic activity according to 1991 census revealed that out of total population of 413 lac in the state, 141 lac were main workers, 25 lac were marginal workers and 247 lac were non-workers. The main workers constituted

34.12% of the total population and marginal workers 6.11% of the state's total population. Among males 53.17% were main workers and 0.40% were marginal workers, while among females 13.74% were main workers and 12.23% were marginal workers.

Employment of women has increased from 1.39 lac as at the end of June 1980 to 2.20 lac at end June 1995. Female employment as percentage to total employment increased from 10.61% at end June 1980 to 13.02% at end June 1995. Of the total 1.39 lac women employees at end June 1980, 0.95 lac were in the public sector and 0.44 lac were in the private sector constituting 12.89% and 7.68% of total employment in the respective sectors. As at end June 1995, the position improved to 1.49 lac women employed in the public sector (constituting 15.39% of the total public sector employment) and 0.71 lac in the private sector (constituting 9.83% of the total private sector employment).

Owing to differentials in the rates of growth for different sectors, there has been a structural shift towards secondary and tertiary sectors. The share of the primary sector has gone down from 40.81% of the total net state domestic product at constant prices in 1980-81 to 25.14% during 1994-95. The shares of secondary and tertiary sectors have increased from 27.24% and 31.95% to 37.43% each during the same period.

As per the quick estimates, the Net State Domestic Product (NSDP) of Gujarat State for the year 1996-97 at constant (1980-81) prices was placed at Rs.16943 crore. The per capita NSDP at constant prices for the year 1996-97 for Gujarat state was estimated at Rs.3717, the per capita income at current prices was placed at Rs.13932 (for country as a whole the per capita income at current prices was Rs.10770).

With life expectancy at birth at 59.5 years (data relate to average over 1988-92 as estimated by the Sample Registration System and centered at 1990), literacy rate at 61.29% (relate to population aged 7 years and above for 1991), infant mortality rate

at 64 per thousand, birth rate at 27.1 per thousand and death rate at 8.7 per thousand, the Human Development Index for Gujarat is computed at 0.566. The HDI rank of the state is fifth (after Kerala, Punjab, Maharashtra and Haryana) among the 17 major states of India (major states include states with population of 10 million and above as per the 1991 census). [Source : Dr. J.B.G. Tilak, Human Development Index for India, IASSI, Vol. 10, No.2, 1991]

The number of Commercial Bank Offices in the State as at the end of March 1996 stood at 3512 and constituted 5.59% of the total 62849 Commercial Bank Offices in the country. Population served per Bank Office in Gujarat State was 12,000 as compared to 14,000 for India as a whole. The aggregate deposits of the Commercial Bank Offices in Gujarat amounted to Rs.25265 crore (5.93% of the aggregate deposits with Scheduled Commercial Banks at all India level) and the total credit advanced was of the order of Rs.13393 crore (5.08% of advances by Scheduled Commercial Banks at all India level). The credit deposit ratio (CDR) of Gujarat State at end March 1998 worked out to 53.01% against the All India CDR of 61.85%. The state also has a well laid down and a strong co-operative base. As on 31st March 1995, the state had 7016 Primary Agricultural Credit Societies and 4066 Primary Non-agricultural Credit Societies and accounted for 10.60% and 14.31% of the total credit societies of the country in the respective categories.

1.8 CHAPTER SCHEME

1. INTRODUCTION

Section 1.1 gives the background to the study in which the focus is on tracing the shift in approaches of both academicians as also policy makers from their concerns with women's reproductive roles to understanding the complexity of their productive activities. Section 1.2 throws light on the initiatives taken by the Government of India towards integrating women in the mainstream economic development of the country in the context of the global concerns for women's

issues in the post-Women's Decade era. Section 1.3 touches upon the gender dimension in banking and traces the banking sector's attempt towards integrating women in banking through the formulation of anti-poverty programmes for increasing their employment and income generation capacities. In section 1.4 the rationale of the study is given. In this section the importance of women's access to financial services for depositing their surpluses and meeting their credit requirements has been focussed. The section stresses on the need to develop reliable data base on gender in banking. In section 1.5, the problem has been stated by framing a series of questions incorporating the gender perspective in the banking system. Section 1.6 articulates the specific objectives of the study and section 1.7 gives the socio-economic profile of Gujarat state.

II. LITERATURE REVIEW

Section 2.1 examines the conceptual changes in the treatment of gender in economics over time; Section 2.2 reviews studies relating to gender and development; and lastly Section 2.3 reviews the available literature on gender in banking.

III. RESEARCH METHODOLOGY

Section 3.1 highlights the issues that are explored in the analysis of gender in banking. Section 3.2 lists the hypothesis generated on the basis of anecdotal evidences and a-priori assumptions. Section 3.3 gives the data sources and section 3.4 lists the variables taken up in the study. Section 3.5 elaborates the sample design and 3.6 enumerates the various statistical methods used in the study. Section 3.7 touches upon the limitations of the study.

IV. AN ANALYSIS OF GENDER PARTICIPATION IN BANK DEPOSITS AND FACTORS INFLUENCING IT

The chapter is in two parts. In Part-I, an analysis has been made of the extent of gender differentials in deposits at the all India level, in the different states of the

country and across the various districts/ areas of Gujarat state. In Part-II, an attempt has been made to access the impact of factors such as workforce participation and literacy on female participation in deposit mobilisation of banks.

V. AN ANALYSIS OF GENDER PARTICIPATION IN BANK CREDIT AND FACTORS INFLUENCING IT

Focussing on the primacy of credit inputs for sustaining any economic activity, Part-I of the chapter examines the gender differentials in credit at all India level, in different states of the country and across various districts/ areas of Gujarat state. As in chapter IV, an attempt has also been made to access the impact of factors such as workforce participation and literacy on female participation in credit in Part-II.

VI. GENDER DIFFERENTIALS IN NON-PERFORMING ADVANCES

Consequent to the implementation of the Narasimham Committee recommendations in respect of income recognition, asset classification and provisioning norms; and impact thereof on the bottomlines of the banks, the issue of containing the mounting levels of non-performing advances has received focussed attention. Hypothesising that female borrowers have lower default rates and hence are better credit risks, the chapter analyses the gender differentials in NPAs.

VII. SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS

In light of the major findings of the study, policy measures are advocated for improving the access of women to the banking services so as to enable women to lift themselves and their families from out of the poverty trap. The need to sensitise the banking system to the specific and special banking needs of women is urged.

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