CONTENTS

	Page	
PREFACE	i - 11	
CONTENTS	iii	- ix
LIST OF TABLES	x	- xiii
LIST OF CHART AND GRAPHS	xiv	
LIST OF ABBREVIATIONS	xv	
CHAPTER		
1 RESEARCH DESIGN		
Rationale of the Study	, 1	
Survey of Existing Studies	2	
Main Objects of the Study	3	
Hypotheses Tested	4	
Coverage of the Study	7	
Selection of Districts	8	
Selection of Financing Institutions	s 8	
Selection of Activities/Occupations	s 15	
Selection of Beneficiaries	. 17	
Stratified Sampling	. 18	
Field Survey	. 19	
Sample Size of Non-Beneficiaries .	. 24	
Activity-wise Beneficiaries Sample Interviewed	. 25	
Distribution of Beneficiaries Sample Activity-wise/Agency-wise	27	
Selection of Bank/Project Officials	s 28	

		Page
	Techniques of Analysis	29
	Discount Measures	30
	Limitations of the Data	31
	Scheme of Presentation	32
CHAPTER	•	
2	IMPLEMENTATION OF THE DRI-SCHEME	
	Introduction	34
	Profile of Urban Beneficiaries	36
	Size of the Sample	36
	Sex Composition	37
	Caste Composition	37
	Size of Family	39
	Age Composition	40
	Educational Status	41
	Occupational Pattern	42
,	Asset Position	44
	Indebtedness	45
	Grosss Family Income Position (Prior to Loan)	47
	Loans Sought , Sanctioned And Disbursed	49
	Quantum of Loan Applied	49
	Loan Amount Sanctioned/Disbursed	51
	Waiting Time in Loan Applied And Sanctioned	53
	Waiting Time Between Loan Sanctioned And Disbursed	54

	Page
The Flow of Subsidy	55
Subsidy Element	55
Profile of Rural Beneficiaries	57
Size of Sample	5 7
Sex Composition	59
Caste Composition	60
Size of Family	62
Age Composition	63
Educational Status	64
Occupational Pattern	65
Asset Position	67
Indebtedness	69
Gross Family Income (Position Prior to Loan)	71
Loans Sought, Sanctioned And Disbursed	7 2
Quantum of Loan Applied	7 2
Loan Amount Sanctioned And Disbursed	75
Waiting Time in Loan Applied And Sanctioned	76
Waiting Time Between Loan , Sanctioned And Disbursed	78
The Flow of the Subsidy	79
Subsidy Element	7 9
Profile of Urban Non-Beneficiaries .	80
Size of the Sample (Urban Sector)	80
Size of Family	82

		Page
	Asset Position	83
	Gross Family Income Position of Urban Non-Beneficiaries	84
	Occupational Pattern	85
	Quantum of Loan Amount Required	87
	Profile of Rural Non-Beneficiaries	89
	Size of Sample	89
	Size of Family	90
•	Asset Position	91
	Gross Family Income Position of Rural Non-Beneficiaries	94
	Occupational Pattern	95
	Quantum of Loan Amount Required by Rural Non-Beneficiaries	97
	Other Related Aspects of the Implementation of the Scheme .	98
	Opinion Survey	98
	Views of Beneficiaries	99
	View Points of Non-Beneficiaries	103
	Opinion Survey of Officials	107
	Officials View Point	107
	Main Findings And Policy Implications	113
CHAPTER		
3	EXPENDITURE ANALYSIS	
	Introduction	122
	Operating Cost Analysis (Aggregate Level)	125
	Rural Sector	126

	Urban Sector		127
	Activity-wise Analysis		128
	Net Investible Fund/Amount Analysis		130
	Activity-wise Analysis (NIF)		131
ı	Relationship Between Operating Costs And Scale of Operations (Regression Analysis)		132
(I)	Aggregate Level		133
(II)	Dis-Aggregative Picture (Initial And Terminal Year) .		144
	Main Findings And Policy Implications		152
CHAPTER			
4	INCOME EFFECT, EMPLOYMENT EFFECT AND SOCIAL CHANGE		
	Gross And Net Income Effect		159
	Generative Capacity		160
	Comparative Picture		161
	Rise in Consumption Expenditure		163
	Changes in Gross And Net Income		164
	Net Negative Income Effect		167
	Positive Impact	X	168
	Rural Sector (Income Effect)		1 75
	Discount Measure Analysis (Rural Sector)		177
	Urban Sector (Income Effect)		178

	(viii)	Page
	Discount Measure Analysis (Urban Sector)	179
	Income Effect of the Loan	180
	(REGRESSION ANALYSIS)	
(I)	Aggregate Level	180
(II)	Dis-Aggregative Picture (Initial And Terminal)	184
	Employment Effect	186
	Employment Generation	186
	Social Change	190
	Social Impact	190
	Main Findings And Policy Implications	194
CHAPTER		
5	VALUE ADDED	
	Introduction	199
	Approach	199
	Value Adding Beneficiaries	200
	Comparative Picture	206
	All Activities Level	206
	Rural Activities	207
	Urban Activities	211
	Main Findings And Policy Implications	215
CHAPTER		
6	SUMMARY OF MAIN FINDINGS AND SUGGESTION	217
	Data-Based Findings (Section I)	217

	Page	
Data-Based Suggestions	· 237	
Observations-Based Findings (Section II)	243	
Observations -Based Suggestions .	247	
APPENDICES		
Appendix I to IX	264 -	288
Appendix - Tables 1-1 to 1-9	289 -	306
Appendix - Tables 2-1 to 2-28	308 -	342
Appendix - Tables 3-1 to 3-39	344 -	373
Appendix - Tables 4-1 to 4-4	375 -	437
Selected Bibliography	439	