

CONTENTS

	Certificate	i
	Acknowledgements	ii
	Contents	iv
	List of Tables	vii
	Abbreviations	viii
CHAPTER	ONE INTRODUCTION	1-15
	1.1 Rationale of the Study	01
	1.2 Theoretical Background	05
	1.3 Hypothesis	07
	1.4 Objectives	08
	1.5 Chapter Scheme	09
	1.6 Methodology	10
	1.7 Importance of the Study	12
CHAPTER	TWO LITERATURE REVIEW	16-36
	2.1 Formal Credit Deployed at Household Level	16
	2.2 Informal Credit Deployed at Household Level	21
	2.3 Women's Access to Credit	23
	2.4 Female Headed Households	29
	2.5 Conclusion	31

CHAPTER	THREE	PROFILES OF SAMPLE DISTRICT, VILLAGES, HOUSEHOLDS AND BORROWERS	37-50
	3.1	Sample District	37
	3.2	Sample Villages	39
	3.3	Sample Households	41
	3.3.1	Income	41
	3.3.2	Headship of households	42
	3.3.3	Family Size	43
	3.4	Borrowers	44
	3.4.1	Educational status of the borrowers	45
	3.4.2	Genderwise distribution	46
	3.4.3	Occupational distribution	46
	3.4.4	Age structure	47
	3.4.5	Cast / religion	48
CHAPTER	FOUR	CHARACTERISTICS AND ANALYSIS OF FORMAL LOANS	51-75
	4.1	Size of Loan and Activities Finaced	55
	4.2	Sourcewise Distribution	58
	4.3	Tenurewise Classification	59
	4.4	Securitywise Classification	60
	4.5	Interest Rate Structure	62
	4.6	Repayment Performance	63
	4.7	Gender Analysis	65
	4.8	Conclusion	72
CHAPTER	FIVE	CHARACTERISTICS AND ANALYSIS OF INFORMAL LOANS	76-97
	5.1	Size of Loan and Activities Finaced	78
	5.2	Sourcewise Distribution	80
	5.3	Tenurewise Classification	83
	5.4	Securitywise Classification	84
	5.5	Interest Rate Structure	86
	5.6	Repayment Performance	87
	5.7	Gender Analysis	88
	5.8	Conclusion	94

CHAPTER	SIX	LOAN ANALYSIS:AN OVERVIEW	98-121
	6.1	Loan Size	99
	6.2	Activities Financed	101
	6.3	Gender	107
	6.4	Female Headed Households	111
	6.5	Conclusion	116
CHAPTER	SEVEN	CONCLUSION, OBSERVATIONS AND RECOMMENDATIONS	122-131
		Appendixes	132
		Bibliography	182