CONTENTS

			Page No.
		GLOSSARY	J
		CLOSSARI	
CHAPTER	ONE	INTRODUCTION	1-8
	1.1	Rationale	1
	1.2	Problem Stated	5
	1.3	Objectives	6
	1.4	Chapter Outline	7
CHAPTER	TWO	LITERATURE REVIEW	9-29
	2.1	Section I	9-19
	2.1.1	Research on Women's Access to Credit	9
	2.1.2	Studies on Female Headed Households	13
	2.1.3	Other Studies on Women in Development	15
	2.2	Section II	19-29
	2.2.1	Studies on Impact of Credit at	
		the Household Level	19
	2.2.2	Impact Studies with Reference	
		to Gender	22
	2.3	Conclusion	25
CHAPTER	THREE	RESEARCH METHODOLOGY	30-44
	3.1	Source of Data	30
	3.2	Pre and Post Loan Approach	31
	3.3	Sample Design	32
	3.4	Questionnaire	33
	3.5	Development of Impact Indicators	34
	3.5.1	Income	34
	3.5.2	Employment	39
	3.5.3	Consumption	41
	3.5.4	Women's Participation in Decision Making	42
	3.5.5	Production Function	42

			Page No.
CHAPTER	FOUR	PROFILE [I] SAMPLE DISTRICT, TALUKA, VILLAGES, HOUSEIKOLDS AND BORROWERS	4 5–61
	4.1	Sample District	45
	4.2	Sample Villages	47
	4.3	Sample Households	49
	4.4	Borrowers' Profile	54
CHAPTER	FIVE	PROFILE [II]	
		LOAN AND ECONOMIC ACTIVITY FINANCED	62-72
	5.1	IRDP in Vadodara District	63
	5.2	Loan Profiles of Sample Beneficiaries	66
	5.3	Identification of Beneficiaries	67
	5.4	Adequacy of Assistance	68
	5.5	Quality of Asset	69
	5.6	Repayment Performance	69
	5.7	Training Under IRDP	70
	5.8	Other Details	71
CHAPTER	SIX	IMPACT OF CREDIT AT THE HOUSEHOLD LEVEL	[I] 73-9 6
	6.1	Section I	73-87
	6.1.1	Employment Impact	74
	6.1.2	Income Impact	78
	6.1.3	Consumption Pattern	82
	6.1.4	Conclusion	85
	6.2	Section II	87-96
	6.2.1	Theoretical Background	87
	6.2.2	Production Function	88
	6.2.3	Conclusion	95
CHAPTER	SEVEN	IMPACT OF CREDIT AT THE HOUSEHOLD LEVEL [II]	97-111
	7.1	Household Income in Pre and Post Loan Period	97
	7.2	Activity-wise Income Generation	106
	7.3	- Conclusion	110

Page	No.

CHAPTER	EIGHT	AN ANALYSIS OF GENDER ROLE AND ACTIVITIES WITHIN BENEFICIARY HOUSEHOLDS	112-125
	8.1	Objectives	113
	8.2	Impact of Financed Activity on Gender Role	113
	8.3	Impact on Agricultural Wage Labour Activity	117
	8.4	Substitution of Agricultural Wage Labour Activity with Milch Cattle Activity	119
	8.5	Contribution Towards the Household Income (Pre and Post Loan Period)	122
	8.5	Conclusion	125
CHAPTER	NINE	WOMEN'S PARTICIPATION IN DECISION MAKING AT THE HOUSEHOLD LEVEL	126-138
	9.1	Objectives	126
	9.2	Decision Making Patterns	127
	9.3	Conclusion	138
CHAPTER	TEN	SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS	139-156
	10.1	District, Village, Household, Beneficiary and Loan Profiles	140
	10.2	Impact Analysis at the Household Level	140
	10.3	Impact of Credit on Gender Roles	143
	10.4	Decision Making Process in the	
	10.5	Beneficiary Households Female Headed Households	151
	10.5		152
	10.0	Policy Implications and Recommendations	153
APPENDIX	I	Physical Achievements under IRDP	157
APPENDIX	11	Questionnaire	158
APPENDIX	111	Procedure of Selection, Sanction and Disbursal of Loan Application	175
APPENDIX	IV	Data Sheets of Employment, Income and Production	177
		Bibliography	19 2