## CONTENTS

Certificate	i
Acknowledgements	ii
Contents	iv
List of Tables	vii
Abbreviations	xi

## CHAPTER I INTRODUCTION

1-21

1.1	Background	01
1.2	Initiatives of the Government of India for	
	Women's Development	05
1.3	Banking Development : The Gender Dimension	08
1.4	Rationale of the Study	11
1.5	Problem Stated	12
1.6	Objectives of the Study	14
1.7	Socio-economic Profile of Gujarat State	14 -
1.8	Chapter Scheme	17

## CHAPTER II LITERATURE REVIEW

22-44

2.1	Gender in Economics		
	2.1.1	Civil Rights Approach	24
	2.1.2	Labour Market Discrimination Theories	24
	2.1.3	Human Capital Approach	25
	2.1.4	Market Prejudice Approach	25
	2.1.5	The Marxian Perspective	26
	2.1.6	The New Home Economics Paradigm	27
2.2	Gender and Development		
	2.2.1	Women-In-Development (WID) Approaches	30
	2.2.2	Shift from WID to GAD	32
	2.2.3	Human Development Report and the Construction	
		of Gender and Development indices	32
	2.2.4	Data and Measurement Issues	36
2.3	Gender and Banking		
	Conclusion		41

СНАРТ	ER	III RESEARCH METHODOLOGY	45-60
3	5.1	Issues	45
3	3.2	Hypotheses	47
3	3.3	Data Sources	47
3	3.4	The Variables	49
3	3.5	Sample Design	52
-	3.6	Statistical Methods	54
3	3.7	Limitations of the Study	58
СНАРТ	FER	IV	
		AN ANALYSIS OF GENDER PARTICIPATION IN BANK DEPOSITS AND THE FACTORS	
		INFLUÉNCING IT	61-110
I		- I : GENDER DIFFERENTIALS IN DEPOSITS	61-90
		Gender Analysis of Deposits : All India Gender Ratios and Differentials	62
4	4.2	Statewise Analysis of Female Participation in Bank Deposits	69
4		Gender Analysis of Deposits in Gujarat State	73
	4.4	Inter-District Comparison of Gender Ratios	
		in Gujarat State	79
4	4.5	Growth Profile of Female and Male Deposits at	
		Sample Branches	84
]	PART	II : FACTORS INFLUENCING GENDER	
]	PARTI	CIPATION IN BANK DEPOSITS :	
		FORCE PARTICIPATION AND LITERACY	91-99
		Conclusion	100
TEMPL	ATE I	V-A to IV-F	105-110
GRAPH	I		G-1 & G-2
CHAPT	ΓER	v	
		NALYSIS OF GENDER PARTICIPATION IN BANK IT AND THE FACTORS INFLUENCING IT	111-169
	PART	- I : GENDER DIFFERENTIALS IN CREDIT	113-148
	5.1	Gender Analysis of Credit : All India Gender Ratios and Differentials	115
5.2		Statewise Analysis of Female Participation in Bank Credi	
	5.3	Gender Analysis of Credit in Gujarat State	127
	5.4	Inter-District Comparison of Gender Ratios in Credit	
	- • •	in Gujarat State	138

.

,

5.5		vations in Respect of Female Participation dit at the Sample branches	143
5.6	Growt during	h Profile of the Outstanding Credit to Females the Five Years 1993 to 1997 at Sample Branches	147
PART		ACTORS INFLUENCING GENDER ICIPATION IN CREDIT DEPLOYMENT usion	149-157 157
TEMPLATE GRAPH	V-A to	V-F	164-169 G-3 & G-4
CHAPTER	VI		
		DER DIFFERENTIALS IN NON-PERFORMIN ANCES	N <b>G</b> 170-189
6.1	-	ground	170
6.2		er Analysis of Non-Performing Advances at the dia Level	172
6.3		vise Gender Ratios in Respect of NPAs	173 175
6.4		er Analysis of Non-performing Advances	175
	in Gu	ijarat State	179
6.5		district Comparison of Gender Ratios in NPAs	
	in Gu Concl	ijarat State	183 186
	Conci	usion	100
GRAF	ΡΉ		G-3 & G-4
CHAPTER VII SUM		MARY, CONCLUSIONS AND POLICY	
	IMPLICATIONS		190-210
APPENDIX	ΙΑ	Statewise Data on Deposits.	211-215
APPENDIX	I B	Districtwise Data on Deposits - Gujarat State.	216-223
APPENDIX	IC	Data on Deposits - Sample Branches.	224-267
APPENDIX	II A	Statewise Data on Advances.	268-272
APPENDIX	II B	Districtwise Data on Advances - Gujarat State.	273-282
APPENDIX	ПС	Data on Advances - Sample Branches.	283-305
		BIBLIOGRAPHY	306