TABLE OF CONTENTS

Acknowledgment
Table of contents
List of Tables
List of Figures
List of Graphs and Charts
Abbreviations Used

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>PAGE NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. INTRODUCTION</td>
<td>1-27</td>
</tr>
<tr>
<td>1.1 Concept of microfinance</td>
<td>2-3</td>
</tr>
<tr>
<td>1.2 Difference between microfinancing and traditional financing by banks</td>
<td>3-5</td>
</tr>
<tr>
<td>1.3 Origin of microfinance</td>
<td>5-7</td>
</tr>
<tr>
<td>1.4 International Experience</td>
<td>7-9</td>
</tr>
<tr>
<td>1.5 Indian Experience</td>
<td>9-12</td>
</tr>
<tr>
<td>1.6 Microfinance providers</td>
<td>12-14</td>
</tr>
<tr>
<td>1.7 Models of microfinance</td>
<td>15-18</td>
</tr>
<tr>
<td>1.8 Microfinance products</td>
<td>18-19</td>
</tr>
<tr>
<td>1.9 Microfinance status in India</td>
<td>20-22</td>
</tr>
<tr>
<td>1.9 Microfinance status in Punjab</td>
<td>23-26</td>
</tr>
<tr>
<td>1.10 Relevance of the study</td>
<td>26-27</td>
</tr>
<tr>
<td>1.11 Objectives</td>
<td>27</td>
</tr>
<tr>
<td>2. REVIEW OF LITERATURE</td>
<td>28-54</td>
</tr>
<tr>
<td>2.1 Review of literature on formal v/s informal sources of finance</td>
<td>28-38</td>
</tr>
<tr>
<td>2.2 Review of literature on financial awareness and customers’ perceptions</td>
<td>38-43</td>
</tr>
<tr>
<td>2.3 Review of literature on impact assessment of microfinance intervention</td>
<td>43-51</td>
</tr>
<tr>
<td>2.4 Review of literature on effect of gender in microfinance programs</td>
<td>51-54</td>
</tr>
</tbody>
</table>
3. RESEARCH METHODOLOGY 55-73

3.1 The Research Framework Scheme 55-56

3.2 Universe of study 57

3.3 Sampling unit 57

3.4 Sample description 57-62

3.5 Statistical Techniques 62-72

3.6 Limitations of the study 72-73

4. BANKING SECTOR INTERVENTIONS IN RURAL MICROFINANCE 74-100

4.1 Nature and extent of microfinance services provided by banks 74-84

4.2 Bankers’ perceptions towards microfinance 84-99

   Conclusion 100

5. LEVEL OF AWARENESS AND CUSTOMERS’ PERCEPTIONS 101-142

5.1 Demographic profile of the respondents 102-104

5.2 Awareness level of the respondents 104-109

5.3 Saving behavior 110-113

5.4 Credit utilization 113-118

5.5 Customers’ perception of microfinance 118-130

5.6 Application of cluster analysis 130-141

   Conclusion 142
6. IMPACT OF MICROFINANCE SERVICES ON BENEFICIARIES 143-166

6.1 Impact of microfinance services on beneficiaries 144-153

6.2 Multiple Regression Analysis 153-162

6.3 Chi-square- Test of homogeneity 162-164

    Conclusion 165-166

7. SUMMARY, FINDINGS AND CONCLUSION 167-190

7.1 Introduction 167-168

7.2 Review of relevant literature 168-171

7.3 Need of the study 172

7.4 Research methodology 172-173

7.5 Statistical techniques 173-174

7.6 Structure of the study 174

7.7 Findings of the study 175-184

7.8 Recommendations 184-188

7.9 Conclusion 188-189

7.10 Contribution of the study 189-190

7.11 Scope for further research 190

BIBLIOGRAPHY i-xvi

ANNEXURES

I Questionnaire for bankers i-v

II Questionnaire for beneficiaries i-x

III Cluster memebership i-iv