Chapter 2
Review of Literature and Research Methodology

Section 1: Review of Literature

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Section 1: Review of Literature

A review of available literature as related to the subject is an important and integral part of any research study. A critical survey of the literature on the subject will help in framing the aims objectives and methodology. A review of literature thus helps in identifying research gaps of the subject and need for the present study. In this chapter an attempt has been made to critically review the literature of past research studies relevant to the present study and are presented under the following headings

2.1.1 Socio-economic profile of rural women dairy entrepreneurs
2.1.2 Study of investment on dairy enterprises
2.1.3 Impact of micro finance on income and employment of rural women

The above sub divisions will help us to probe deeper into our subject of bank credit to women entrepreneurs in dairy industry.

2.1.1 Socio-economic profile of rural women dairy entrepreneurs

The various studies on socio-economic profile of rural women dairy entrepreneurs reveal the need for the support of women in raising the economic conditions. The social conditions are typical of a rural family with a low level of education standards.

In a study undertaken on behalf of World Bank (1991) it was found that women accounted for 93% of total employment in dairy production (World Bank, 1991). Depending upon the economic status, women perform the tasks of collecting fodder and collection and processing of dung. Women also prepare cooking fuel by mixing dung with twigs and crop residues. Though women play a significant role in livestock management and production, women’s control over livestock and
its products is negligible. The vast majority of the dairy co-operative membership is assumed by man, leaving only 14% to woman (MOA, 1991). A government report indicates that though 85% of the rural women are engaged in livestock activities, their share in income is not so high. Despite their considerable involvement and contribution, women’s role in livestock production has often been underestimated or, worse, ignored.

Bharathamma (1993) conducted a study on empowerment of rural women through income generating activities in Gadag district of North Karnataka. The study revealed that education, land holding, income of the family, participation in social activities, mass media and number of training programme undertaken showed highly significant association with empowerment, whereas, age, marital status, caste, family type, family size and material possession had no significant association with empowerment of rural women.

Mamatha (1993) conducted a study on socio-economic dimensions of farm women in Tiptor taluka of Tucker district. The study revealed that 85 per cent of the respondents were literates and 60 per cent were middle aged with nuclear families. The annual income earned by labour category was highest to the extent of Rs.2940 and the saving of farm women from all subsidiary activities was Rs. 125 to Rs. 4000 per annum. The researcher had suggested that for achieving equity farm women were to be trained on home based activities to increase their income and for reducing drudgery.

Sharma et al. (1994) studied the profile of crossbred cattle owners in Bhiwani district of Haryana. The study revealed that majority of the respondents belonged to middle age (36-45 years) and old (>45 years) age groups (67.5%) and they were literate (85%), and had a high socio-economic status (55%) and possessed medium
sized (5-20 acres) land holdings (55%). It was found in the study that about 95 per cent of the farmers had not received any training in raising crossbred cattle.

Padmini and Krishnamurthy (1995) studied the demographic and socio-economic status of women in different family structures in rural area of South India. It was observed that 55 per cent of married women in the reproductive age group live in nuclear families, 28 per cent live in patriarchal and 4% live in sub nuclear families. Women in sub nuclear families mostly widowed or separated, had much lower level of socioeconomic status when compared to their counterparts in other types of families. Nuclear or patriarchy joint family holders have better socio-economic standards. Young women in their early years of married life tend to live more with their parents-in-law than independently and gradually start forming their own families. Better educated women tend to live in joint families, which contradict the idea that improvements in educational levels would cause a transition from the extended to the nuclear family. Most of the sub-nuclear and nuclear family women participate in low level occupations, possibly due to the economic positions of their families. Government welfare schemes need to focus on sub-nuclear women-headed households to improve the socioeconomic conditions of all the members of these households.

Dwaraknath (1999) in his study on DWCRA in Andhra Pradesh reported that nearly 58 per cent of the women involved in production are in the age group of 19-35 years and more than 87 per cent of the members are in middle age group (19-50 per cent) in which 63 per cent are SCs and 12 per cent are STs. Among 14.75 lakh Self Help Groups more than 75 per cent of women belong to poor families.

Savitha (2004) in her study on role of rural women in animal husbandry found that nearly half (48.80%) of the respondents were middle age group, majority of them (75.50%) were illiterates, farm labour (61.80%), nuclear family (54.40%), low
income group (45.50%), medium flock size (53.30%). It was also found that majority are married (91.10%), no land (62.20%), medium family size (47.70%), low institutional (58.85%) and low mass media participation (62.50%).

Gobu (2005) conducted a study on micro finance through Self Help Groups in Tamil Nadu and found that majority of the respondents were in middle age group (31.5%), had primary schooling (33.38%), nuclear family (61.7%), married (75%), and landless labourers (40.83%).

Josily (2006) conducted a study on women empowerment through micro finance in Dindigul district of Tamil Nadu and found that majority of the respondents were in the age group of 36-50 years (57.78%), they were married (88.89%), and had nuclear family set up (91.12%). It was also found that majority of the respondents belonged to Backward Caste (51.11%) and had education upto college level (37.77%).

Women in rural sector are engaged in considerable amount of activities of farming and allied occupation. Most of the studies conducted on this aspect highlight the fact that animal husbandry activities are more liked and performed by farm women than crop farming activities. In one of the study, the farm women were found to be liking churning and milking activities the most, and harvesting of crop as the least (Naine, et.al. 1966).

Women were reported to derive considerable opportunities for employment and additional income from animal husbandry enterprise in Kheda District of Gujarat for the farm family (Bhatt, 1975). It is shown in her study that income from two buffaloes was able to look after a landless widow and her family.
A study conducted in Bareilly District of U.P. concluded that on an average. Farm women spent 3 hours, 3 minutes per day on animal husbandry activities during lean agricultural season while during peak agricultural season they spent 2 hours 53 minutes per day on these activities (Agarawal, 1988).

In another study, the total time devoted by farm women on agriculture, animal husbandry and supportive activities was found to be 17 per cent, 68 percent and 15 per cent respectively. (Arya and Madhukar, 1988).

Patel and Mehta (1988) reported that landless women work more number of hours in dairying than men and their per hour earning from dairying was four times more than from agriculture. They spent 40 per cent of their time in dairying enterprises whereas women from small farmer category spent 33 per cent of their time.

Sardana (1988) observed that Indian farm women are playing dominant role in about eight agricultural activities. In descending order these are tending dairy cattle, collecting fodder from the field, selling livestock produce, storage of farm produce, weeding operations, management of cattle treatment, harvesting the crops and making of farming and manure significantly, livestock related activities were more pronounced and the farm women had virtually monopolized the cattle care operations to the extent of almost 95 percent.

Similarly, another study conducted by Kumari, et.al. (1988) observed that 80 per cent of all important dairying operations in dairy milk production were performed by women. Their involvement in all livestock activities was found to be more as compared to their involvement in crop husbandry practices. (Govind and Subramanyam, 1988)

*Thomas and Khan (1990)* in their paper “Women and Development in Wayanand” has examined the background the women beneficiaries and their participation in different development programmes. A sample of 200 respondents comprising of 94 female and 106 male has been taken from Wayanand District of Kerala.
Analysis reveals that majority of male and female respondents were having low level of education. Their participation in socio-cultural and political affairs was found to be low. Awareness of women among various development programs was low as compared to their male counter parts. Awareness about various programs should be increased among women so that their participation in various activities may be increased.

*Rao (1991)* identified the factors that impede and slow down the entrepreneurial development of rural women based on the respondents of a random sample of 81 women from Anantapur District of Andhra Pradesh collected in 1988-89. The findings showed that economic backwardness, lack of family and community support, ignorance of opportunities, lack of motivation, shyness and inhibition, preference of traditional occupations and for secure jobs were some of the factors that inhibit the promotion of grass roots entrepreneurship among rural women. If the rural women were found to have many impediments in their progress in economic activities, we find similar problems for women engaged in business activities in urban areas as well as for female participants in economic activities in other countries also. The following studies reveal these issues.

*Carter and Cannon (1992)* in their study on “Women as Entrepreneurs” conducted in Great Britain find out that the way women approach starting an enterprise is dominated by the stage they have reached in their life cycle, that is, their age and domestic relationship. Differentiation by personal life cycle is important as women start business at very different stages in their lives.

*Kilvereid et.al. (1993)* in their study, “Is it equally difficult for female entrepreneurs to start business in all countries” collected data from venture initiators in Great Britain, Norway and New Zealand. The results show relatively few significant gender differences in perceptions of the influence of the environment on business formation.
Klein (1995) in her paper on “Returning to work: Challenge for Women” states that problems of compatibility between professional and private life are usually resolved to the detriment of women. With few exceptions, it is women who interrupt their career, when family obligations require such a choice. Their reintegration into active life poses problems but it is necessary not only as a basic human right but also for economic efficiency.

Dutta (1997) in his study on “Women entrepreneurs in Assam, Problems and the role of the promoting organizations” has highlighted that state adopted model developed by NISIET for promotion and development of entrepreneurship among women. In Assam women faced large number of problems some of which are inherent and some are technical in nature. People coming from other states have dominated in business. Attitude of financial institutions to provide financial assistance has been inadequate. Middle men are dominating in marketing of the products produced by women entrepreneurs to develop entrepreneurship among women and manage business on scientific lines, there is need to provide training to women.

Caputo and Dolinsky (1998) have examined the role of financial and human capital of household member to pursue self employment among females. The analysis revealed that business knowledge and cooperation of husband in family matters contribute a lot to pursue the business. Further it was suggested that government should provide necessary skill to women to ensure rapid growth of entrepreneurship.

Bliss and Garratt (2001) have examined the working of organization for women in Poland. The paper has examined the various activities performed by these associations to promote women entrepreneurs. Information was collected from 12 support organization for women. Data collected from these organizations highlighted that basic purpose of these organization was to provide inputs to
women entrepreneurs in the field of professional ethics, protection of rights of women entrepreneurs and their companies exchange of experience and other activities.

*Kumar (2004)* in his study “Women entrepreneurs, their profile and barriers in business” has examined the major obstacles faced by women. After analyzing the different problems, one may draw the inference that with the change in taste and preferences, expectations of the people and rapid change in technology, there is a need to increase awareness and availability of technology to women entrepreneurs. It will also help them in solving the problem of provision of quality of product. Utilizing modern communication media should solve problems relating to social and cultural barriers. Success stories of women entrepreneurs should be published in local and national newspapers and telecasted through television.

*Kumar (2005)* examined the factors, which are compelling the women to enter into business. A sample of 120 women entrepreneurs has been taken for this purpose. Analysis of data reveals that women have started participating in economic activities not due to family compulsions but to achieve something in life or to make use of free time. It is an indication of high growth in the economy and positive development in the society.

With regard to women and education, the work of Chaudhry and Sharma (2008) shows that women development has been considered core for overall sustainable development of the nation. It is well understood that when a woman moves forward, the family moves and the village moves and the nation moves. Upliftment of women is an essential ingredient of human development. Entrepreneurship development among the rural women force will strengthen the village economy and promote regional development. The study states that women should be given education necessary for their participation at every level of
planning where the input of both men and women “with their age-old differences in experiences is needed”.

M. Chelladurai and Thirumaran (2008) in their article “Promoting Micro Entrepreneurship among women” have also emphasized that women who constitute more than 50 percent of the population are not aware of their rights. India has become home to one of the largest micro credit programmes in the world. India’s share in the global micro credit market in 2003 was 13 per cent.

A Research study entitled “Participation of Rural Women in Dairy Farming in Karnataka” by Prakash Kumar Rathod et.al. published in Veterinary World, 2011, Vol.4 (2). This study is a survey based study and carried out to ascertain the role and participation of rural women in dairy farming, using a pretested interview schedule by personal interview for sample size of 120 rural women in Mudhol block of Bagalkot district, Karnataka (India). The socio-personal study revealed that majority of the women were middle aged (55%) in joint families (65%) with 53.33 per cent being literates. Most of the respondent families were marginal farmers (33.33 %) with low annual family income (60.83 %) having agriculture (52.5 %) as the major occupation. About 30 operations of dairy farming were selected in consultation with experts and were broadly categorized into six aspects as feeding, management, breeding, health care, processing & marketing and miscellaneous. The study revealed that women participation was maximum in caring of pregnant animals (91.66 %) followed by taking animals for pregnancy diagnosis (90.83 %).The study revealed that 90 per cent women involved in milking while 89.16 per cent women cared for newborn or young animals. The farmwomen actively involved in cleaning of animal sheds (89.16 %), feeding the animals (87%) and disposal of cow dung (86.66 %).The farm women participation was least in farm record maintenance (52.5%) and getting loans or credits from the banks (49.16 %).The study concluded that women participated mostly in non-
financial activities and there is a need to educate farm women about scientific management practices for increasing livestock production.

A Study entitled “Perceptions of Dairy Farmers of Gadag district in northwestern part of Karnataka state, India regarding Clean Milk Production” by Shivakumar k. Radder et.al. had undertaken with objective of understanding perception of dairy farmers about clean milk production. The study was conducted in six villages of Gadag district of Karnataka state. A total of 180 respondents were interviewed. Perceptions of the farmers regarding family manpower involved in dairy farming, personnel involved in milking, dairy income, intention to produce clean milk, price dependence for following clean milk production, reasons for following cleanliness measures in milk production, sale price received for milk and satisfaction for the price they received for milk were studied. Most of the dairy farmers expressed their willingness to follow clean milk production measures. Further, most of them were ready to follow such measures even if they were not paid more price for milk. Farmers practiced clean milk production measures mainly to follow regulations at the dairy co-operative society followed by to avoid spoilage of milk. Dairy farmers largely neglected impact of cleanliness on animals' health, about milk contamination causing health hazards. Milking was mainly a domain of women. For over 80 % farmers, dairy farming provided a moderate income as portion of their total family income. Majority of the producers were not satisfied with price they were getting for milk. Hence, the study recommends, requisite facilities and guidelines from the agencies concerned are needed to be provided to the dairy farmers to adopt clean milk production practices. Proper education to the farmers regarding importance of clean milk production from health, marketing and animal health point of views needs to be given. There is need to give more importance to women in dairy farmers' trainings. The study also suggests offering satisfactory price for milk to hasten the process of adoption of clean milk production practices by the dairy farmers.
A Research article entitled “An Overview of Knowledge Level of Dairy Farmers and Farm Women Related to Improved Dairy Farming Practices in India” by Uma Sah et.al. (Agriculture Rel., 23 (2), pg. 140-144, 2002) had addressed the current scenario of dairying in India calls for intensive efforts directed towards enhancing the milk production, productivity and the acceptance of recommended dairy farming practices at the household level. Enhancing the knowledge of dairy farmers and farm women would be the first step towards attaining a higher-level adoption level of the recommended dairy practices by them. Knowledge is a prerequisite to the proper utilisation of improved dairy farming practices by the dairy farmers and farm women, and is ultimately linked with the increased economic returns from dairying. Knowledge has been a subject of interest to the researchers and several efforts have been conducted in different parts of the country in the past in this regard. However, these efforts are sporadic in nature, this article is an effort to compile the studies done so far relating to knowledge of dairy farmers and farm women and draw certain meaningful conclusions. This effort could be of great utility to the extension managers, policy planners and those involved in dairy development to devise suitable dairy development activities and also in proper targeting of these activities. Authors had derived the following important conclusions;

- Majority of the researches conducted in different parts of the country observed that respondents had medium/average knowledge level with regard to improved/recommended dairy farming practices.
- Only a few researches have been conducted to study the knowledge level of women dairy farmers. However, the available literature reported medium level of knowledge.
- With regard to sub areas of dairy farming viz., feeding, breeding, health care and general management, the researchers seemed to vary in their
observations. However, health care and breeding were the subareas in which majority of the researchers reported low knowledge level among respondents while knowledge related to animal feeding was found to high among respondents.

A Research study entitled “Subsidies and Efficiency: the case of Ukrainian dairy farms “ by Oleg Nivyevskiy had attempt to analyse this issue in the Ukrainian agriculture context adding more empirical evidence to the discussion. Applying nonparametric analysis he employed 2004-2005 panel data on input-output and subsidies information for Ukrainian dairy farms from the State Statistic Committee of Ukraine. First, he investigated the profile of subsidies granted to the dairy farms and found their uneven distribution. Lower size farms tend to have less or no access to subsidies under consideration. A few farms received the bulk share of all subsidies granted to the sector. Finally, the analysis provides a weak confirmation to the hypothesis of negative relationship between subsidies and efficiency of production.

A Consultancy project report on “Integrated cycle of Cow- Project for Rural Self Sustainable Economic Development” by Dr. Virendra Kumar Vijay (Centre for Rural development & Technology, Indian Institute of Technology, Hauz Khas, New). The proposed project aims towards holistic development of villages. The indigenous cows rearing in small group of dairies (10 cows per dairy and at least 5 dairies in one village) and processing of cow products are the major activities for sustainable income and employment generation involving weaker sections of the society i.e. small marginal farmers, SC/ST, women, unemployed youth etc. The key resource here is Cow. It is tried to achieve partial independence in energy requirements using biogas generated from cow dung for cooking, lighting and electricity generation at village level. Along with rural energy need, milk and milk
products are to be produced at village level and further these are to be consumed in the household and also sold in the local market for income generation and protection against malnutrition. The digested slurry from biogas plant will be used for organic farming and for cultivation of medicinal plants and herbs in the area. Cow urine will be used for preparation of bio-pesticides. The project provides an assured alternative energy supply at lower cost. Human resource development will also be an integral part of the proposed activities. Local people will be given training as per need for their skill development and processing of the material to fetch more income for them. The project establishes rural industrial estates for efficient utilization of local available resources based on integrated cycle of cow. This will create a number of employment opportunities in the area, thus rural people will earn and generate more income, thereby, reducing poverty level existing in the area. The proper management and potential utilization of locally available resources without disturbing the environment will make the village self reliant in economy as envisaged by Mahatma Gandhi.

A research article entitled “Knowledge Level of Dairy Farmers in Operational Area of Krishi Vigyan Kendra about Improved Dairy Farming Practices” by Sanjeev Kumar et.al., Krishi Vigyan Kendra (Rajendra Agriculture University), Banka, Bihar, India, (Research Journal of Agricultural Sciences 2011, 2(1): 122-124). The present investigation was undertaken in operational area of Krishi Vigyan Kendra (KVK), Banka, Bihar to know the knowledge level of the dairy farmers with respect to the different component of scientific dairy farming practices by selecting six villages purposively. Fifteen farmers from each village constituting the sample size of 90 dairy farmers were included in the survey. The study reveals that majority of dairy farmers had medium knowledge on different component of scientific dairy farming practices. But, very few dairy farmers had high knowledge about the scientific dairy farming practices which showed that different dairy development agency working in Banka district was not providing
adequate knowledge about the improved dairy farming practices among the farmers. The knowledge index of different aspect of scientific dairy farming practices of breeding, feeding, health care and management were 42, 37.84, 39.75 and 41.73%, respectively and overall knowledge index of improved dairy farming practices were 39.63 which indicates poor knowledge level of dairy farmers in the study area.

A research study entitled “Dairy Cattle Feeding – Evidence Based Pro-Poor Institutional Approach” by Dr.S.V.N.Rao et.al. had made an effort in understanding the dynamics of institutional arrangement in making green fodder available to the landless poor dairy cattle owners which in fact benefited all the stakeholder institutions including the milk union. Authors had concluded that dairying, rearing 2-3 cows is important revenue for the landless and marginal farmers in India. Majority of these farmers are women and the money they earn from this directly benefits the family – as food, children’s education, daughter’s marriage, and treatment expenses. The asset value of these animals gives a sense of confidence to face life amidst poverty among these women. However it is important to see ways of optimising milk production from the cattle they rear, with in the existing resource constraint situation. This warrants supports from all the institutions involved in promoting production, processing and utilisation of feed and fodder for augmenting livestock production.

A dissertation entitled “women’s empowerment: effect of participation in self help groups by Deepti Umashankar, Indian Institute of Management Bangalore (2006) seeks to explore the impact of participation in Self Help Groups on the empowerment of women in the context of the great importance being given to the group approach while conceptualizing any programme for rural women. The study is with reference to District Mewat in the Northern State of Haryana, a state which faces the conundrum of rapid economic growth juxtaposed with poor social
indicators, and uses the personal narrative method to give a voice to women’s perspective. The study looks at various dimensions of empowerment – material, cognitive, perceptual and relational. Access to credit can help in expansion of material base of women by enabling them to start and expand small businesses, often accompanied by market access; the women also experienced ‘Power within’: feelings of freedom, strength, self identity and increases in levels of confidence and self-esteem. However, gender discrimination is most deeply entrenched in the family, evident in attitudes towards daughters in law, daughters, the gender based division of work, roles and responsibilities as well as the mind-set towards domestic violence and issues of ownership and inheritance of land.

A working paper entitled “Critical Factors of Women Entrepreneurship Development in Rural Bangladesh” by Faraha Nawaz, Department of Public Administration, Rajshahi University, Bangladesh Development Research Center (BDRC), May 2006. The Study aims to analyze the critical factors of women entrepreneurship development in rural Bangladesh. The analysis is based on recent theoretical ideas that have been supported by empirical research findings. The paper depicts an analytical framework based on institutional theory, which focuses on three kinds of factors: regulative, normative, and cognitive. Regulative factors refer to different rules and regulations of the Government that facilitate women entrepreneurship development in rural Bangladesh. Normative and cognitive factors include norms, rules, regulation, and values of society. Based on the analysis of these factors, the paper provides many significant policy implications on how to improve women entrepreneurship development in rural Bangladesh. This working paper concluded that entrepreneurship is the key to the creation of new enterprises that energize and rejuvenate the economy. Entrepreneurship also plays a vital role in economic development. Entrepreneurship serves as the catalyst in the process of industrialization and economic growth. The emergence and development of entrepreneurship largely depends on the supporting conditions of
different factors such as economic, social, cultural, and psychological. Based on institutional theory, these factors can also be divided into regulative, normative and cognitive factors. Regulative factors refer to the rules and regulations of Government and other institutions that influence women entrepreneurship development in rural Bangladesh. Our Government has adopted some policies regarding women entrepreneurship development in rural Bangladesh. But the complication arises at the time of implementation. Sometimes the services of Government are available in urban areas, whereas rural entrepreneurs continue to be victims of deprivation. In spite of having access to various micro credits, rural women receive almost no training from development organizations, which adversely affects their efficiency and performance. Widespread illiteracy, lack of basic education, training and experience remain serious obstacles in rural women’s entrepreneurship development. Besides the lack of awareness, social superstitious and the absence of the rule of law also affect the rural women’s participation in economic activities outside the family. Since entrepreneurship development is extremely important to activate the economic development of Bangladesh, it would be of utmost importance to ensure the facilitating factor of women’s development, especially in rural areas. If properly supported, the rural disadvantaged have a great opportunity to maintain their livelihood through engaging themselves in various types of income generating activities.

2.1.2 Study of investment on dairy enterprise
Misra and Pandey (1986) analysed the dairy financing scheme for small and marginal farmers and agricultural laborers under IRDP in Basthi district of UP. Researcher found that the net present value of investment was positive, Benefit Cost ratio was more than unity and pay back period fell within the prescribed period of loan repayment. Hence the scheme was economically feasible.
Shanmugan (1991) evaluated capital investment in dairy farming and reported that the NPV and Benefit : Cost Ratio (B:C Ratio) in case of crossbreed cow’s project was Rs. 55,576.70 and 1.24 respectively. The NPV and B: C ratio in case of graded buffalo’s project was found to be 17,842.85 and 1.09 respectively.

Singh et al. (1995) conducted a study on Watershed approach for improving the socio-economic status of tribal area. The study reported that the watershed management programme had not only increased the crop yield, but also allowed for the development of fodder resources in the area. Per capita income has gone up from Rs. 598 to Rs. 1739, and the average Benefit-Cost Ratio (1.76:1) indicated the economic feasibility of the watershed management programme for improving the socioeconomic status of farmers residing in the tribal areas.

Sharma and Singh (1996) in their study on economic evaluation of Hill Cattle Development Programme in Himachal Pradesh found that the Benefit Cost Ratio was 12.4 at 11 per cent, 10.72 at 12.5 per cent and 9.4 per cent at 14 per cent interest rate and Net Present Worth of the programme was Rs. 29.06 million at 11 per cent, Rs. 20.87 million at 12.5 per cent and 15.15 million at 14 per cent discount rate. The Internal Rate of Return was found to be very high (40.6%). It could be inferred from the study that programme is economically viable. Thus, the cattle improvement programmes which have high returns to investment, as evinced by this study, should be introduced on extensive scale to increase milk production and ameliorate the socio-economic conditions of the rural poor living in these areas.

Bijai et al. (1997) conducted a study on economic feasibility of dairy financing under IRDP for weaker section in Azamgarh district (U.P). In their study all borrower households were stratified into two strata viz landless labourers and marginal farmers. The analysis was done separately for defaulter and non-
defaulter households. The findings of the study revealed that the average net return per buffalo per annum was found to be Rs. 1084 for defaulters and Rs. 976 for non-defaulter groups of landless labour. In case of marginal farmers, net return was Rs. 1150 and Rs. 879 for non defaulter and defaulter group respectively. Net Present Value was positive in all cases. Benefit Cost Ratio was also more than one and payback period was favorable situation for non-defaulters of both categories where repayment was scheduled for three years.

Bharadwaj et al. (2006) conducted a study on economics of buffalo milk production in Hissar district of Haryana State. The study revealed that the average number of milch buffaloes on small, medium and large units were 1.38, 3.18 and 5.36 respectively. The value of average daily milk production was 588, 6.07 and 6.20 litres/buffalo/day. The average sale prices of milk received by different categories of respondents were Rs. 11.65, 11.70 and 11.80 respectively. The corresponding figures for net maintenance cost were Rs. 57.00, 63.80 and 64.30. The gross returns were Rs. 65.80, 7102 and 7316. The net profit per day per buffalo was Rs. 11.50, 7.22 and 8.86, respectively. The break even outputs for milk production were 5.00, 556 and 5.56 litres per day on small, medium and large categories of respondents, respectively. The breakeven output was achieved earlier on small herd size compared to medium and large size farms.

Singh et al. (2006) conducted a study on economic analysis of milk production in tribal area of Udaipur (Rajasthan). It was found that the average daily milk yields of milch local cow and buffalo were 1.46 litres and 2.38 litres, respectively. The average net maintenance costs per day for local cow and buffalo were estimated to be Rs. 21.24 and 29.96, respectively. The net returns were positive for buffaloes, whereas it was negative for local cow across all the categories of households. Concentrate input turned out to be a significant variable influencing milk production positively both in local cows and buffaloes. It was suggested that there
was a scope of increasing milk production by enhancing the quantity of concentrate.

Shahidur *et al.* (1998) conducted a study on income and employment effects of micro-credit programmes in Bangladesh. The article has attempted to quantify the village level impacts of the three most important micro-credit programmes of Bangladesh, namely Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), and Bangladesh Rural Development Board's (BRDB) RD-12 project. Descriptive and econometric analyses showed that these programmes have positive impacts on income, production, and employment, particularly in the rural non-farm sector. Also, growth in self-employment was achieved at the expense of wage employment, which implied an increase in rural wages.

Ajmer Singh (1999) conducted a study on economic analysis of dairy financing under IRDP in Haryana. The study revealed that buffalo scheme of IRDP was more remunerative than cross bred cow scheme. The repayment capacity of beneficiaries was Rs. 10,145 which was significantly greater than Rs. 5949 of non-beneficiaries. The gain in income due to credit advanced was highest in case of landless beneficiaries (80.18%) and least in marginal farmers (12.27%). Overall the gain was 34.78% and that in employment generated was 38.39%.

Alagumani and Anjugam (2000) in their study on impact of dairy enterprise on income and employment in Madhurai district of Tamil Nadu found that about 57 per cent of the farm households were engaged in dairy enterprises and 43 per cent of them were having both crop and livestock enterprise. Additional income and employment generated per household were Rs.4900 and 365 mandays, respectively.
Gangaiah et al. (2006) studied the impact of Self Help Groups on income and employment in Chitoor district of Andhra Pradesh. Totally 202 members from 17 SHGs were randomly selected for their study. It was reported that on an average the loans received generated 184 days of employment per household and income on an average Rs. 19,578 per family which was sufficient to bring the poor families above the poverty line. The opinions of sample respondents revealed that they productively made use the income generated after receiving the loans. 39.11% of respondents reinvested their income on agriculture, 20.34% of them revealed that part of the income generated was utilized for educating their children and 15.84% of them spent on health.

Jayachandra and Naidu (2006) conducted a study on impact of dairy co-operatives on income, employment and creation of assets of marginal and small farmers. The study revealed that the increase in income from dairying was Rs.850 (25.5%) in the case of marginal farmers and Rs.1480 (22.98%) in the case of small farmers per annum. More idle women in the families of both the categories of farmers have taken up dairying as a part time and full time employment. The value of asset has increased 15 per cent in the case of marginal farmers and 12.5 per cent in the case of small farmers. Hence researchers concluded that dairying is an appropriate and beneficial occupation to increase the purchasing power of rural farmers.

Mavi et al. (2006) conducted a study on impact of self employment programme on dairy farming in Fatehgarh Sahib district of Punjab. The study revealed a significant increase in total income (Rs. 1,09,751 to Rs. 1,88,011), dairy income (Rs. 23,434 to Rs. 1,03,948), herd size (4.4 to 15.5), milk production (19.6 to 79.5 litres), milk consumption (5.8 to 7.9 litres), milk sale (13.6 to 71.6 litres) of the farmers after participation in the programme.
Singh and Kumawat (2006) conducted a study on impact of Swarnajayanti Gram Swarojgar Yojana (SGSY) in Jhunjhunu (Rajasthan). The study revealed that small farmers who were provided assistance under SGSY for buffalo rearing increased their annual income by Rs. 15,310 over and above Rs. 14,170 earned by the non-swarojgari families. This was inferred that about 108% higher than that of non-swarojgari families. The study also inferred that the buffalo rearing activity helped to increase employment by 92 man days (52.79%) for small farmers and 72 man days (46.15%) for marginal farmers.

Rais et al. (2007) studied the impact of dairy farming on livelihood of participating women under Grameen Bank (GB) in selected villages of Rangpur District in Bangladesh. The study revealed that increase in income from dairy sector was the highest. In general the average per family total income increased by 87.51 per cent. It was indicated that the households gained remarkable increase in rented-in land (113.33 per cent) after being a member of Grameen Bank (GB) with a dairy cow.

2.4 Constraints in management of dairy enterprise

Sheela and Sundarswamy (1994) conducted a study on problems of dairy practicing women in Bidar district and pointed out that lack of loan facilities as the main problem followed by high cost of commercial cattle feed, long distance to veterinary hospital as the problems faced by dairy women.

Thorat and Kulkarni (1994) conducted a study on constraints faced by the dairy farmers in Shirur tehsil of Pune district and found that high cost of feed and fodder, non availability of loan for purchase of animal, construction of byre were major economic constraints. Non availability of pure breeds in the market and inadequate supply of fodder and feed to the animals were the constraints about supplies. The problems regarding marketing of milk included non-availability of milk storage facilities in co-operative societies, low milk rate etc. Lack of
knowledge regarding preparation of silage, scientific feeding of animals, non availability of AI facilities and veterinary dispensaries were the major constraints faced by the farmers.

Subodh et al. (2008) conducted a study on income and employment status among the SHG members in animal husbandry in Bareilly district of UP. The study revealed that majority of a SHG members (44.0%) were under medium income category i.e., R. 22000-28000/year and employment status between 400-500 man equivalent days per year. Land size material possession family education status and employment status were found to be positively and significantly correlated with the annual income. The employment status of SHG members was found to be positive and highly significantly correlated with land size.

Involvement of women from scheduled caste families in livestock rearing was found prominent (Dasgupta and Sengupta, 1988). Their level of education and exposure to extension were found to be low. Similarly, Kanwar and Guleria (1988) also found that the number of female workers per farm per hectare was highest in case of scheduled castes. Illiteracy was also higher in scheduled castes.

Bhuiyan (1988) reported that access to information, improved technology and credit facilities and participation in extension related activities appears to be almost nil among rural women.

Ghosh and Adhikary (1988) reported that in general women are still getting least importance in decision-making process excepting borrowing money, seed storage and some of the practices related to livestock like determining the size of livestock to be raised, selling of livestock and care and weaning of calves/kids etc. In the areas of animal health most of the decisions were taken jointly. (Agarwal, 1988).
A research paper entitled “A Multivariate Model of Micro Credit and Rural Women Entrepreneurship Development in Bangladesh” by Sharmina Afrin et.al. (International Journal of Business and Management August, 2008) had focused on the identifying the factors related to the development of entrepreneurship among the rural women borrowers through micro credit programs. A multivariate analysis technique like Factor Analysis was conducted to identify the entrepreneurship development related factors. Structural equation modeling was used to develop a model of micro credit program and the development of rural women entrepreneurship in Bangladesh. Results show that the financial management skills and the group identity of the women borrowers have significant relationship with the development of rural women entrepreneurship in Bangladesh. The experience from the parent’s family of the borrowers and the option limit may also lead to the rural women borrowers to be entrepreneurial.

A research paper entitled “Women Empowerment through Microfinance Intervention in the Commercial Banks An empirical study in the Rural India with special reference to the state of Punjab” by Dr. Sangeeta Arora et.al. (2011) had an attempt to study the role of microfinance intervention in promoting women empowerment in rural India. An empirical study has been carried out in the state of Punjab. The objective is to analyze the use of micro financial services by the women clients and assess their level of satisfaction with regards to these services. The study concluded that microfinance has been effectively contributing to women empowerment significantly to their family development in terms of getting credit for housing repairs, education and marriage of their children and also for consumption purpose. The study found good saving habit among females as maximum number of the respondents was having saving bank accounts (46.9 per cent) and post office savings (18.4 per cent) but still there are so many obstacles in
the way of financial inclusion of women such as the lack of awareness regarding micro financing services being provided by the banks as 80.7 per cent of the respondents were unaware of the banks opening of zero minimum balance saving bank account. The dissatisfaction from various service activities followed by banks such as requirement of collaterals, inconvenient procedural formalities, loan utilization checks and difficult repayment terms is also one of the major reasons for a significant proportion of the rural women to prefer informal sources of finance(74.1 per cent of the respondents availing credit) instead of the formal ones. They find an ease in getting finance from their personal contacts. This attitude needs to be changed. The banks should introduce some proactive strategies primarily aiming at spreading more awareness of the micro financing services available with the banks and encouraging the use of such services. More interestingly, despite of the prevailing dominant SHG-Bank linkage model, the study found very negligible use of the SHGs services by the respondents (2.1 per cent in case of savings). These SHGs need to be regulated and supervised in order to keep them actively engaged in the microfinance movement. Moreover the banks should make provision of more services under the microfinance umbrella as per the requirements of women. Some attitudinal changes are required on part of the finance providers also to break the age old stigma of the gender discrimination. Women should be encouraged to take up entrepreneurial activities by giving them proper guidance and developing their business skills. Women empowerment to a great extent depends upon the economic empowerment of women and microfinance can prove to be a very powerful instrument of women empowerment in the times to come.

A thesis entitled “Impact of Micro Finance on Empowerment of Rural Women – A Case Study Of Dairy Enterprise In The Tank Management Project Area Of North Karnataka” by SURESH K. (This thesis submitted to University of
Agricultural Sciences, Dharwad in partial fulfillment of the requirements for the Degree of MASTER OF SCIENCE (AGRICULTURE), July 2008). This study attempted to analyse the impact of micro-finance on empowerment of rural women dairy entrepreneurs. The total cost per buffalo per annum was found to be Rs. 9,937.21 in Haveri district and Rs. 10,306.17 in Bellary district. The net returns was found to be Rs. 3,945.48 and Rs. 4,959.02 per annum in Haveri and Bellary districts, respectively. The net present value was found positive and benefit cost ratio more than unity. The internal rate of return was higher than bank rate. The additional employment and income generated annually through dairy comprise was 176.56 mandays and Rs. 6089.65, respectively. Training regarding urea treatment, provision of short term loan for purchase of green fodder and concentrate and strengthening extension services were some of the policy measures suggested by the study.

2.1.3 Impact of micro finance on income and employment of rural women

Numerous researches as well as general studies have been conducted over the years with regards to the role of banking institutions in financing agriculture, small scale industries and other schemes under the programme of rural development.

S.N. Goshal’s “Agricultural Financing in India” (1972), deals with the short term and long term credit needs of the Indian farmers. The author feels that despite the existence of co-operative institutions, which were established to make available, adequate and timely credit to the farmers, the agricultural development continued to suffer due lack of credit facilities. He holds that because of the failure of co-operative credit structure, the responsibility has been entrusted to commercial banks for financing this neglected sector.

Varde S.D. in his work “Efficiency of rural branches: An Empirical pilot study” (1973), maintained that the success of a rural branch has to be studied in relation
to the objective of rural banking which has two folds, to act as an active catalyst in the integrated socio-economic development of the areas served by the branch and to become a commercially profitable banking unit. The study concluded that; (a) the rural branches operating in group of 4-5 sufficiently proximate branches would function more effectively than single individual branches, (b) location of rural branch should be at the hub of activity (c) it is necessary and possible to make an efforts to rescue the rural branches operating at a low volume of business and those having large overdue and (e) some of the new rural branches may be opened in such a way that a group of 4-5 rural branches gets formed around an existing rural branch.

In his work entitled “Role of Commercial Banks in India’s developing Economy”, B.P. Sharma has observed, though the financial institutions, particularly commercial banks have been playing a laudable role in the promotion of agriculture and in mobilizing, rural savings, there remains a lot to be done in this respect. The banks have failed to touch, landless labourers, small and marginal farmers who directly and indirectly need bank credit facilities.

L.K. Naidu in his edited volume “Bank Finance for rural Development” (1986) remarks that the public sector banks are extending credit facilities to hitherto neglected sectors of rural economy to eradicate poverty and unemployment from the rural sector.

Prasad N. in his work “The SBI and Rural Development” (1988), has studied the role of SBI and rural development. He has covered various aspects of its functioning namely, lead bank scheme operation, financing to small scale industries and other allied activities of SBI. He recommended further simplification of security norms, improvement in reporting system and computerization of operation etc..
S.K. Malhotra in his book “Rural Banking in India” (1988) discussed the various aspects of rural development and need of credit support in rural areas. He also examined the causes of rural poverty and rural unemployment and pointed out some suggestions to reduce such problems. An attempt has been made to study the role of co-operative, commercial banks and RRBs in the field of rural credit and their weakness and problems in the matter of rural lending.

Desai S.S.M. in his study entitled “Agriculture and Rural Banking in India” (1990) has analysed the scope and importance of agricultural economics, problems of agriculture in India and the Government policies for the same. He examined the rural development scheme like IRDP, NREP etc., that played an active role in the development of rural economy. Further he made an attempt to analyse and critically assess the role of Co-Operative Banks, Land Development Banks, Commercial Banks, Farmers Service Societies and NABARD in rural areas in India.

In a long report on the financial system, M. Narsimham (1991) has gone in to details of Indian banking system. He observed that the decline in the profitability has emanated both from factors operating on the side of income and expenditure of banking industries. Factors both external to banks in terms of the macro policy environment as well as internal to them in terms of organization, staffing and branch spread have been responsible for this. The committee recommended that to impact viability to their operations they should be permitted to engage in all types of banking business.

Parischa J.C. in his work “Banking and Rural Development” (1993), has highlights the link between rural development and banking in the state of Punjab. He opined that the proper end use of funds is very vital for successful implementation of various development programmes. He advocated for new approach to rural credit with lending for small scale and village industries,
specifically agro-based industries. He observed that in any successful economy operation, bank finance is only one of important inputs. Unless the government and other development agencies meet all the backward and forward linkages, mere bank finance will not be able to bring out the results of the desired extent.

Rangarajan C. in his article “Rural India –The Role of Credit” (1996) stated that the credit and credit institutions in augmenting production and productivity is well recognized. The main thrust of Indian public policy towards rural credit has, therefore, been to ensure that sufficient and timely credit at reasonable rates of interest is made available to a large segment of the rural population as far as possible.

B.S Bandhu in his book entitled “Banking and Rural Development – Promises and Performances” (1996) has presented an intensive study about the role of commercial banks in rural development. He regarded the availability of bank credit as one of the most important inputs for rural development.

Himansu Shekhar in his book “Regional Rural Banks in India” (1997) presented a comprehensive study on RRBs in the domain or rural credit and special attainment has been paid to evaluate the economic development made by RRBs in Bihar. The study has revealed the most important job done by RRBs in the field of rural credit to the downtrodden people of the state.

Ahmad R. in his books “Rural Banking and Economic Development” (1998) highlighted the various ways and means to overcome the problems faced by RRBs since its inception. He has conducted a survey of Aligarh Gramin Bank sponsored by Canara Bank to know the viability of RRBs. He also viewed that the existing system of institutional financing in rural areas is not in a position to cater to the full need of credit of rural society and suggested for LABs (Local Area Banks) to ensure further flow of credit.
Kaushik A.C. in his study “Productivity of RRBs Credit in Haryana” (1999) has found that an inverse relationship between credit assets and credit productivity has been established due to low income generation, lack of appropriate skill and infrastructural facilities. He suggested that the RRBs supply adequate credit along with skill and training facilities to the beneficiaries.

Shivarnaggi H.B. felt in his article “Reforms in Rural Banking: Need for Bolder Approach” (2000), that rural banking has progressed quantitatively but not qualitatively. He has noticed stagnation in rural banking in the north and northeast regions. The problem of staff motivation and specialization exists in RRBs despite their staff being recruited locally. He suggested that RRBs should at least be made fully owned subsidies of the sponsored banks so that the bank can develop for both their rural branches and the RRBs in a unified way.

The report of the Expert Committee on Rural Credit (2001) under the chairmanship of V.S. Vyas highlighted the working of RRBs and found that the involvement of RRBs in providing credit support to small and retail trade and other non-farm rural activities is better than that of co-operatives and commercial banks. It was also pointed out in the report that RRBs have gradually improved their recovery performances and brought down their level of NPAs. The report also recommended that no new LABs other than those converted from RRBs or sponsored by non-government or voluntary agencies need be set up in the private sector and to be recognized RRBs as LABs in public sector.

The Economic survey (2007-08) acclaims credit as an important instrument for accelerating as well as removing constrains on agricultural and rural development. With the transition of the Indian Economy to a higher growth trajectory, the provision of adequate and timely availability of bank credit to the productive sector of the economy has acquired importance.
The role of the bank credit in economic development has been highlighted very much by K.Kaliammal (2008) in his paper “Role of State Bank of India for Developing Women”. It shows the scheme under the bank assistance are Swarna Jayanthi Gram Swarozagar Yojana has given special emphasis to women. Training is imparted to women for creation of awareness development of skill and understanding the procedures involved in economic activities.

Gold Stain\textsuperscript{10} found that 77 percent of the employed women in her sample of highly educated women, turned over more than half their earning to their families. Thus, family provides the most suitable area for examining women’s status. The status of woman in family may be hypothesized as follows:

1. Better employment provides higher decision making power in the family.
2. Better employment provides higher power of spending the income for personal use.

The literature presented here gives clear picture that rural women require financial help or assistance in order to bring them to main stream. Access to credit allows poor people to take advantage of economic opportunities. The present research has therefore focused on the “Analysis of Bank Credit to Women Borrowers for Dairy Development Activity in Kheda District”
Section 2: Objectives and Research Methodology

2.2.1 Objectives of the study:

The overall objectives of proposed study are to inquire into the women borrowers for Dairy Activity in Kheda district. Here we have shown the specific objectives which are as under;

1. To examine the socio-economic conditions of women borrowers for dairy activities.
2. To examine the utilization, modalities of bank credit and the repayment behavior of women borrowers.
3. To assess the impact of bank credit granted to women borrowers and examine its role in income generation, saving and employment creation.
4. To examine the impact of expenditure on animal husbandary on income generation from dairy activities.
5. To examine the awareness of women borrowers regarding the availability of bank loans for such rural activities.
6. To find out problems, if any, faced by the women borrowers.
7. To suggest remedial measures to overcome problems faced by women borrowers.

2.2.2 Methodology

The Methodology is an important component of research. In order to fulfill the objectives of the study, an appropriate methodology for conducting the study is inevitable. Here we explained the sampling procedure followed, nature and sources of data and analytical tools and techniques employed.
The methodology adopted in the present study is presented under the following headings:

1. Selection of the study area and sampling design and sources of data
2. Analytical tools and techniques adopted
3. Hypotheses of the study
4. Limitation of the study
5. Chapter Scheme

1. Selection of the study area, sampling design, sources of data

**Primary Data**

This study pertain to the women borrowers for Dairy activity in Kheda District in Gujarat State. We have selected 05 talukas for the present study because basically dairy activities are carried out by the women of these talukas. There are about 1100 women borrowers in Kheda District during the period of 2005 till 2010. About 800 women borrowers were located in selected five talukas. From these, we have selected 250 women borrowers by random sampling method. Out of 250 women borrowers 150 are from State Bank of India and 100 women borrowers are from Bank of Baroda. The selection criteria has been presented in the following table.

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Name of Taluka</th>
<th>Total Women Borrowers for dairy activity</th>
<th>Selected Sample (30%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kapadvanj</td>
<td>200</td>
<td>60</td>
</tr>
<tr>
<td>2</td>
<td>Balasinor</td>
<td>200</td>
<td>60</td>
</tr>
<tr>
<td>3</td>
<td>Virpur</td>
<td>167</td>
<td>50</td>
</tr>
<tr>
<td>4</td>
<td>Thasara</td>
<td>167</td>
<td>50</td>
</tr>
<tr>
<td>5</td>
<td>Mahudha</td>
<td>100</td>
<td>30</td>
</tr>
</tbody>
</table>
There are various financial institutions in Kheda district. In this study we have selected those women borrowers who had taken the loan from Bank of Baroda and State Bank of India. The Bank of Baroda is the lead bank of Kheda district and about 52 branches are located in the rural and urban areas. On the other hand State Bank of India also plays a predominant role as the state banker and there are about 37 branches in the rural urban area. In Kheda district other banks like private and co-operative banks are also working but only few branches of these banks are exist in rural areas. Further Amul dairy has made a tie-up with the Bank of Baroda and State Bank of India for providing the loan for dairy activities. For the other schemes like IRDP, SGSY, DIC etc. have also arranged to extend the support to dairy activities through these banks. Hence these two banks are choosen for selecting the women borrowers in our study.

**Questionnaire**

The primary data for study are collected through questionnaire. The questionnaire is divided in 8 sections. First section is about the loan details from bank records which were filled by the bank. Second section is related to the Socio-Economic profiles of borrowers. Third and fourth sections pertain to information on loan details and awareness of loan particulars, transaction cost of borrowing. The fifth and sixth part of the questionnaire is regarding the details about the utilization of credit and repayment particulars. The seventh part of questionnaire is regarding the impact of loan on income and employment of women borrowers for dairy activity and the last part is about the supervision of pre loan and post-loan supervision on the part of the bank who have extended the loan. The questionnaire is filled by taking the interview of women borrowers. For the verification about the credit disbursed information e.g. loan amount, scheme of
loan, subsidy amount etc., another questionnaire was designed for the banks and they are filled by the particular banks or the concerned authority.

**Secondary Data:**

Secondary data are used to depict general information about the credit disbursed to women borrowers for different purpose at aggregate level. The secondary data were collected from Banks, Economic Surveys, and Census etc.

2. **Analytical tools and techniques adopted**

A standard statistical package like SPSS has been used for processing the data and arriving at the important statistical parameters like Chi-square test, t-test and averages. Apart from this, cross tables have been computed based on the output from the SPSS.

3. **Hypotheses of Study:**

Some major hypotheses which have been examined in the study are a follows.

1. There is no association between Rate of interest on loan and credit disbursement.
2. There is no association between subsidy given by government or dairy to women borrowers and age of women borrowers.
3. There is no association between occupation of women borrowers and amount of loan sanctioned.
4. There is no significant differences of impact of loan on income, saving, employment and debt status of women borrowers under different schemes.
5. There is no any significant impact of loan on income, saving, employment and debt status of women borrowers.
4. Limitations of the study:

The study is limited to only Kheda District. It is based on primary data collected from Kheda district. Hence proper care must be taken when we universalize the results. The data for the study have been collected almost exclusively by canvassing questionnaire to the banks and women borrowers. So, results are totally based on the response of sample women borrowers of our study. Financial information may be not be accurate as the respondents usually do not like to share the financial details.

5. Chapter scheme:

A present study is divided in seven chapters.

**Chapter 1:** This chapter focuses on the women in India, role of women in economic development, women empowerment, employment of women in India in organized and unorganized sectors, Role of women in economic activity in India and in Gujarat etc..

**Chapter 2** is “Objectives of the study, Research methodology and Review of literature”. This chapter is an attempt to describe the objectives of the study, methodology used in this study. There is an attempt to provide a detailed review of literature connected with this study in this chapter.

**Chapter 3** gives a brief outline of Kedha district. This chapter has covered some important informations like demographic, geographical situation, dairy activity, regarding Kehda district.

**Chapter 4** and Chapter 5 are the core chapters of this study. This chapter gives the analysis of the collected data from primary survey. In chapter 4, we have analysed the socio-economic conditions and the analysis of bank credit is carried out scheme wise. In chapter 5, the data is analysed to find out the overall impact of
bank credit by taking the important variables like saving, employment, income generation, debt etc.

Chapter 6 gives the Summary, conclusions and suggestions.