ACKNOWLEDGEMENTS

The status of any group or section of society is intimately related to its economic position. The economic role of women has been acknowledged the world over as a good measure of women’s status in society. Several statistical indicators have been evolved to measure the economic status of women in India. However, women’s economic role is beset with problems of myriad pre-conceived notions and there is often observed to be a conflict with their perceived roles vis-à-vis the harsh realities of life.

This research work, which attempts to explore the dimensions of gender in banking, generate evidence and provide a conceptual framework for gender analysis in banking operations, has been to me an exiting endeavour. The past years I have spent working on this project have been both intellectually stimulating as also emotionally fulfilling. There were many who helped me in the completion of this research work. I take this opportunity to gratefully acknowledge their contributions.

My first debt of gratitude goes to my Research Guide Prof. (Retd.) B.H. Elavia, who not only ignited my interest on the issue of gender but sustained it through her valuable guidance all through my research work.

I wish to acknowledge my thanks to the then Dean, Faculty of Commerce, Prof. B.S. Patel and Prof. J.K. Syan, Head, Dept. of Banking and Business Finance for their co-operation.

I am also grateful to Dr. Dilip Chellani, Reader and Dr. Hema Chavan, Lecturer in the Dept. of Banking and Business Finance for their friendly counseling and the interest shown by them in my work.

My discussions with Dr. Dinesh Awasthi, Sr. Faculty Member, Entrepreneurship Development Institute of India, Ahmedabad and Dr. Amita Shah Awasthi, Associate Professor, Gujarat Institute of Development Research, Ahmedabad helped me greatly in clarifying my thought and buttressing my arguments. I am also thankful to them for their loving care and providing me a home away from home during my visits to Ahmedabad.

I am extremely grateful to my organisation, Bank of Baroda, for according permission to me for undertaking this Ph.D programme. Dr. S.Y. Thakur, the then General Manager (Planning) and Mr. D.J.M. Pereira, the then General Manager (Operations & Services) encouraged me in my endeavours.

Dr. V.K. Varma, Chief Manager (Planning), Bank of Baroda helped me immensely to conceptualise and resolve many of the methodological issues related to my research
work. His unstinted support throughout the tenure of my research work is acknowledged with deep gratitude.

My thanks are due to many others in my organisation for their help and co-operation. K.M. Shukla helped me in tackling the statistical issues. D.M. Tilwa, Vakil Ahmed and Vatsala Pandya helped me in the computer work involved in the analysis. I am indeed grateful to them. R.B. Upadhyaya, Asst. Lead Bank Officer, Baroda District, provided an insight into the various credit schemes as also statements/schedules for obtaining the requisite data for this study. I also thank my colleagues Neeta Shah and Deepak Nighoskar, and my niece Shalini Patel, for going through the draft.

I am thankful to the library authorities of Smt. Hansa Mehta Library and Women’s Studies Research Centre, M.S. University, Baroda, Research Centre for Women’s Studies, SNDT Women’s University, Mumbai, Centre for Women’s Development Studies, New Delhi and National Institute of Bank Management, Pune.

Can anything be accomplished without the good wishes of friends? In particular, I wish to thank Ami Meghani and Vatsala Pandya for their spirited support all through my research.

All my family members have been a constant source of strength and support to me. The debt to my parents for shaping me and supporting me in all my endeavours can hardly be acknowledged. My mother took on my domestic responsibilities whenever I was required to travel out of Baroda. With love and affection I devote this work to my parents. Lastly, my warmest gratitude to my ten year old son Vivek, for patiently bearing with all the inconveniences of my preoccupations and absences from home and yet sharing all the excitement.

RITA RAI