

## C O N T E N T S

CHAPTER		PAGE NO.
	ACKNOWLEDGEMENT	
	LIST OF TABLES	
	ABBREVIATIONS	
I	INTRODUCTION	1-14
	Rationale	
	Importance of Household As a Unit of Analysis	
	Conceptual Framework	
	Major Controversies and Issues	
	Objectives	
	Chapter Outline	
II	LITERATURE REVIEW	15-44
III	METHODOLOGY AND DATA SOURCES	45-52
	Research Methodology	
	Data Sources	
IV	SOCIO-ECONOMIC PROFILE OF VADODARA DISTRICT AND THE SAMPLE VILLAGES	53-62
V	CHARACTERISTICS OF SAMPLE BORROWERS	63-70
VI	LOAN ANALYSIS	71-89
VII	IMPACT OF CREDIT ON EMPLOYMENT AND PRODUCTION	90-115
	Section I - Impact on Employment	
	Section II- Impact on Production	
VIII	IMPACT OF CREDIT ON INCOME	116-126
IX	SUMMARY CONCLUSIONS AND RECOMMENDATIONS	127-133
	REFERENCES	134-136
	APPENDIX	137-173
	BIBLIOGRAPHY	174-176