


Dayson, K and Dawson, J. (2004): Financial Exclusion: its impact on individuals, disadvantaged communities and the city economy, University of Salford


GOI. (2005): *All India debt and Investment Survey*, 2002, NSSO


Leeladhar, V. (2005): Commemorative lecture at the Fedbank Hormis Memorial Foundation at Ernakulam on December 2, 2005


Bibliography


Rajashekar D and Suchitra, J. Y. (2009): “Microfinance Programmes and Vulnerability to Debt Bondage”. In Agricultural Development, Rural Institutions and Economic Policy, Kadekodi, G.K and Viswanathan, , (Eds.), Oxford University Press, New Delhi, pp 38-58


SIDBI. (2008): *Assessing Development Impact of Microfinance Programmes*, Study conducted by AFC


