# CONTENTS

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>ACKNOWLEDGEMENT</th>
<th>PAGE NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>LIST OF TABLES</td>
<td>1-14</td>
</tr>
<tr>
<td></td>
<td>ABBREVIATIONS</td>
<td></td>
</tr>
</tbody>
</table>

## I INTRODUCTION

Rationale

Importance of Household As a Unit of Analysis

Conceptual Framework

Major Controversies and Issues

Objectives

Chapter Outline

## II LITERATURE REVIEW

## III METHODOLOGY AND DATA SOURCES

Research Methodology

Data Sources

## IV SOCIO-ECONOMIC PROFILE OF VADODARA DISTRICT AND THE SAMPLE VILLAGES

## V CHARACTERISTICS OF SAMPLE BORROWERS

## VI LOAN ANALYSIS

## VII IMPACT OF CREDIT ON EMPLOYMENT AND PRODUCTION

Section I - Impact on Employment
Section II- Impact on Production

## VIII IMPACT OF CREDIT ON INCOME

## IX SUMMARY CONCLUSIONS AND RECOMMENDATIONS

REFERENCES

APPENDIX

BIBLIOGRAPHY