



**RURAL HOUSEHOLD'S
ACCESS TO CREDIT:
A STUDY OF CALICUT DISTRICT**

*A Thesis Submitted to the
M. S. University of Baroda
For the Degree of
Doctor of Philosophy
In Banking and Business Finance*

By
Ms. MAREENA JOHN
RBI. Research Fellow

Under the Guidance of
Dr. (Mrs.) B. H. ELAVIA
Retd. RBI PROFESSOR OF BANKING AND
FORMER HEAD OF THE DEPARTMENT

RESERVE BANK OF INDIA ENDOWMENT UNIT
DEPARTMENT OF BANKING AND BUSINESS FINANCE
FACULTY OF COMMERCE
M. S. UNIVERSITY OF BARODA
BARODA – 390 002 (India)

APRIL 1998