

DECLARATION

I hereby declare that the doctoral thesis entitled “Women empowerment through Microfinance: A study of need, practices and future trends” is an original and independent record of research work, submitted by me to Faculty of Social Work, The Maharaja Sayajirao University of Baroda under the guidance of Prof. (Dr.) Jagdish Solanki, Head of the Department, Faculty of Social Work, The Maharaja Sayajirao University of Baroda for the award of the Degree of Doctor of Philosophy in Social Work and that it has not been submitted earlier for the award of any other Degree of any University. References borrowed from other sources have been duly acknowledged.

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Date: 20th July 2017