



FACULTY OF SOCIAL WORK

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CERTIFICATE

This is to certify that the doctoral thesis entitled, **“Women empowerment through Microfinance (A study of need, practices and future trends)”** is the result of independent investigation carried out by **Ms Kavita Sindhav**, Research Scholar, Faculty of Social Work, The Maharaja Sayajirao University of Baroda is done under my guidance and supervision and is of good quality and of high standard. I recommend for submission of thesis for the degree of Doctor of Philosophy in Social Work discipline and I consider this research work worthy for the award of the degree of Doctor of Philosophy.

Date: 20th July, 2017
Place: Vadodara

Prof. (Dr.) Jagdish Solanki
Ph.D. Guide & Head of the Department