



## DECLARATION

This is to state that the thesis entitled **Microfinance in India: A Case Study of Gujarat Region**, submitted by me to the M.S. University of Baroda, Vadodara, for the award of the degree of **Doctor of Philosophy** is a bonafide record of research work carried out by me. The contents of this thesis, in full or in parts, have not been submitted to any other Institute or University for the award of any degree or diploma.

Place: Vadodara

Date: 04/02/2014

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