

CERTIFICATE

I certify that the work incorporated in the thesis titled **IMPACT ANALYSIS OF MICROFINANCE INTERVENTION ON SOCIO-ECONOMIC WELFARE OF HOUSEHOLDS IN DANG DISTRICT GUJARAT** submitted by Ms. Kashefa Peerzada was carried out by the candidate under my supervision and guidance.

To the best of my knowledge:

- (i) The candidate has not submitted the same research work to any other institution for any degree / diploma, associate ship, Fellowship or other similar titles
- (ii) The thesis submitted is a record of original research work done by the Research Scholar during the period of study under my supervision, and
- (iii) The thesis represents independent research work on the part of the Research Scholar.

.....

Signature of Supervisor

Name of Supervisor: Prof. (Dr.) Umesh M. Naik

Place: Vadodara

Date: