

DECLARATION

I declare that the thesis entitled **IMPACT ANALYSIS OF MICROFINANCE INTERVENTION ON SOCIO-ECONOMIC WELFARE OF HOUSEHOLDS IN DANG DISTRICT GUJARAT** is my own work for the degree of Doctor of Philosophy in Economics is the record of research work carried out during the period from June 2015 to October 2018 under the supervision of Prof. Umesh M. Naik and this has not formed the basis for the award of any degree /diploma, associate ship, fellowship, titles in this or any other University or other institution of higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the thesis. I shall be solely responsible for any plagiarism or other irregularities, if noticed in the thesis.

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Signature of the Research Scholar

Date:

Name of Research Scholar: Ms. Kashefa Peerzada

Place: Vadodara