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CERTIFICATE

This is to certify that the thesis, entitled **“Impact of Micro credit in Madurai District with Special Reference to Women Beneficiaries”**, is a record of research work done by Ms. G. Karthika, (Reg. No. F9549) during the period 2015-2017, under my supervision and guidance, submitted to the Madurai Kamaraj University, in partial fulfillment of the requirements for the award of the Degree of Doctor of Philosophy in Commerce of her study in the Department of Commerce at Madurai Kamaraj University, Madurai. The thesis has not formed the basis for the award of any Degree/ Diploma/ Associateship / Fellowship or other similar title to any university or institution.

The thesis represents entirely an independent work on the part of the candidate.

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STATEMENT BY THE CANDIDATE

I hereby declare that the thesis entitled “**Impact of Micro credit in Madurai District with Special Reference to Women Beneficiaries**”, for the award of Degree of **Doctor of Philosophy in Commerce** is my original work done under the supervision of Dr. K. Uma, Assistant Professor, Department of Commerce, Madurai Kamaraj University, Madurai, and that it has not previously formed the basis for the award of any Degree/ Diploma/ Associateship / Fellowship or other similar title of any University or Institution.

Place: Madurai

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Signature of the Candidate

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ABBREVIATIONS

LIST OF ABBREVIATIONS

NABARD	-	National Banks for Agriculture and Rural Development
SHG	-	Self Help Groups
NGO	-	Non-Governmental Organization
RRB	-	Regional Rural Banks
TNCDW	-	Tamil Nadu Corporation for Development of Women Limited
SGSY	-	Swarnajayanti Gram Swarojgan Yojana
NRLM	-	National Rural Livelihood Mission
NULM	-	National Urban Livelihood Mission