DECLARATION

I declare that the doctoral thesis titled "An Evaluation of Microfinance Activities in Orissa (Special Reference to Generation of Gainful Employment)" is an original work done by me based on personal interviews, surveys, subjective analysis and statistical analysis done on the basis of information gathered from various parts of the state of Orissa. It has been collected from individual institutions, Banks and Government Organizations.

The conceptual and factual data borrowed heavily from different references are meant to explain my viewpoint on the subject and is supplementary to the core analysis done by me. Views and feelings cited are solely supportive and should not be treated as factual proof of anything.

Place Bhubaneswar
Date 14/7/07

(Biraj Kumar Mohanty)