

CERTIFICATE

This is to certify that this thesis entitled "**MICROFINANCE AND WOMEN EMPOWERMENT: A CASE STUDY OF PUNJAB**" submitted by **Jaskiran Kaur** has been carried out under my supervision. The data reported in it are genuine. It represents her original work and the thesis is Worthy of consideration for the award of **DOCTOR OF PHILOSOPHY IN UNIVERSITY SCHOOL OF APPLIED MANAGEMENT**.

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