DECLARATION

I hereby declare that the thesis entitled "Empowering Rural Women through Micro Financing - A Comparative Study of the Contributions of Governmental & Non-Governmental Organizations in Central Kerala" is the record of the bonafide work done by me under the supervision of Dr T M George, Research Guide, Gandhian Thought and Development Studies, M G University, Kottayam, Kerala, India. I further declare that this has not previously formed the basis of the award of any Degree, Diploma, Associateship, Fellowship, or other similar titles of recognition.

P D Hills
20 October 2008

BEENA GEORGE
Research Scholar