

CERTIFICATE

of Contribution Awarded to

Dr. V.S. Kannan Kamalanathan

Has successfully contributed and published a paper

WOMEN EMPOWERMENT AND MICROFINANCE - A STUDY ON SELF HELP GROUPS IN THANE DISTRICT OF MAHARASHTRA

In an

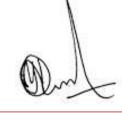
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