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The Board of  
International Journal of Creative Research Thoughts  
Is hereby awarding this certificate to

**Dr. E. A. Parameswara Gupta**

In recognition of the publication of the paper entitled  
**GREEN MICROFINANCE, FACTORS DRIVING WOMEN EMPOWERMENT  
AND BENEFITS DERIVED FROM SHGS - A STUDY W.R.T. BENGALURU  
RURAL DISTRICT**

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