of Publication Certificate



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Prince Kumar

In recognition of the publication of the paper entitled

A MICROFINANCIAL APPLICATION STUDY EMPLOYING SHGs (Self-Help Groups) TO CONTROL POVERTY

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 12 Issue 3 March 2024, Pate of Publication: 15-March-2024

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2403405

Registration ID: 253042

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



of Publication Certificate



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Dr. R.C. Verma

In recognition of the publication of the paper entitled

A MICROFINANCIAL APPLICATION STUDY EMPLOYING SHGs (Self-Help Groups) TO CONTROL POVERTY

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 12 Issue 3 March 2024, Pate of Publication: 15-March-2024

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT2403405

Registration ID: 253042

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



of Publication Certificate



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Hina Sami

In recognition of the publication of the paper entitled

A MICROFINANCIAL APPLICATION STUDY EMPLOYING SHGs (Self-Help Groups) TO CONTROL POVERTY

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 12 Issue 3 March 2024, Pate of Publication: 15-March-2024

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2403405

Registration ID: 253042

ISSN 2320-2882 JDRT

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013

