



**INTERNATIONAL JOURNAL OF NOVEL RESEARCH
AND DEVELOPMENT (IJNRD) | IJNRD.ORG**
An International Open Access, Peer-reviewed, Refereed Journal
ISSN : 2456-4184

The Board of
International Journal of Novel Research and Development
Is hereby awarding this certificate to
Dr. Gagandeep Kaur

In recognition of the publication of the paper entitled
ASSESSING THE IMPACT OF MICROLOANS ON RURAL POOR

Published In IJNRD (www.ijnrd.org) ISSN Approved & 8.76 Impact Factor

Published in Volume 7 Issue 5, May-2022 | Date of Publication: 2022-05-26

Co-Authors -



Registration ID : 181505

Paper ID - IJNRD2205145

Editor-In Chief

INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT | IJNRD

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

Website: www.ijnrd.org | Email: editor@ijnrd.org | ESTD: 2016

An International Scholarly, Open Access, Multi-disciplinary, Monthly, Indexing in all Major Database & Metadata, Citation Generator

Manage By: IJPUBLICATION Website: www.ijnrd.org | Email ID: editor@ijnrd.org

IJNRD | ISSN : 2456-4184