

**MICROFINANCE FOR POVERTY REDUCTION: TOWARDS
IMPROVING THE OUTREACH IN GUJARAT**

**A THESIS SUBMITTED FOR THE AWARD OF THE
DEGREE OF**

DOCTOR OF PHILOSOPHY

IN

**MANAGEMENT
(FACULTY OF COMMERCE)**

TO

GUJARAT UNIVERSITY

SUBMITTED BY

SMITA BHATNAGAR

REGISTRATION DATE: 13/11/2010

REGISTRATION NO: 5807

UNDER THE GUIDANCE OF

**DR. BHARATI V. PATHAK
PROFESSOR**



SHETH DAMODARDAS SCHOOL OF COMMERCE

GUJARAT UNIVERSITY

AHMEDABAD-380009.

GUJARAT, INDIA

OCTOBER- 2015