

Certificate of Publication
**International Journal of Humanities Social
Science and Management**



This is to certify that
Anuradha , Dr. Anju Jain
Published following article
**Pradhan Mantri Jan Dhan Yojna Effects on women
Empowerment**
Volume 3, Issue 6, pp: 423-428
www.ijhssm.org

A handwritten signature in black ink, appearing to read 'Prachi', is enclosed in a light gray rectangular box.

IJHSSM is peer reviewed International Refereed Journal
Publication Head