

# **Certificate of Publication**

## **International Journal of Humanities Social Science and Management**



This is to certify that  
**Saroj Pokharel , Nirajan Khadka**  
Published following article  
**Exploring Women s Empowerment Through Microfinance An  
Investigation into the Life Circumstances of Women in Kathmandu**  
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[www.ijhssm.org](http://www.ijhssm.org)

A handwritten signature in black ink on a light gray background. The signature appears to be 'Prachi' with a stylized flourish above it.

Publication Head

IJHSSM is peer reviewed International Refereed Journal