

CERTIFICATE

This is to certify that the thesis entitled **“Risk Management and Demand for Microinsurance Products among Rural Households”** submitted to the Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore for the award of the degree of **Doctor of Philosophy in Commerce**, is a record of original research work done by **A. MEENAKSHI**, during the period of her study in the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or similar title to any University or Institution.



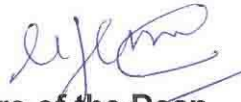
**Signature of the
Head of the Department**

Dr. (Mrs.) G. SANTHIYAVALLI
M.Com., M.Phil., Dip.Ed., Ph.D.
Professor and Head, Dept. of Commerce,
Avinashilingam
Institute for Home Science and Higher Education for Women,
University, Coimbatore - 641 043



Signature of the Guide

Dr. U. JERINABI, M.Com., M.Phil., Ph.D.
Dean, Faculty of Business Administration
Prof. & Head, Department of Commerce
Avinashilingam Institute for Home Science
and Higher Education for Women
Coimbatore - 641 043



Signature of the Dean

Dr. U. JERINABI, M.Com., M.Phil., Ph.D.
Dean, Faculty of Business Administration
Prof. & Head, Department of Commerce
Avinashilingam Institute for Home Science
and Higher Education for Women
Coimbatore - 641 043

Santhiyavalli
5/11/17
CA. JAYAKUMAR

DECLARATION

I hereby declare that the matter embodied in the thesis entitled “**Risk Management and Demand for Microinsurance Products among Rural Households**” is the result of investigations carried out by me in the Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, under the supervision and guidance of **Dr. U. JERINABI, M.Com., Dip.Ed., M.Phil., Ph.D.**, Professor, Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and it has not been submitted for the award of any Degree/ Diploma/ Associateship / Fellowship or similar title to any University or Institution.


Signature of the Guide


Signature of the Candidate

Dr.U.JERINABI, M.Com., M.Phil., Ph.D.
Dean, Faculty of Business Administration
Prof. & Head, Department of Commerce
Avinashilingam Institute for Home Science
and Higher Education for Women
Coimbatore - 641 049