



**DEPARTMENT OF COMMERCE**  
**Mahatma Gandhi School of Economics and Commerce**  
**ASSAM UNIVERSITY, SILCHAR**  
**(A Central University Established by an Act of Parliament)**  
**SILCHAR-788011, Assam, India**

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## **CERTIFICATE**

Certified that the thesis entitled “Determinants and Pattern of Financing in Micro and Small Enterprises: A Study in Barak Valley, Assam” for award of the degree of Doctor of Philosophy in the Department of Commerce submitted by Md. Iqbal Uddin Tapadar is the outcome of a bonafide research work done under our supervision. To the best of our knowledge and belief, this work has not been submitted previously for any other degree of this or any other university. It is further certified that the candidate has complied with all the formalities as per the requirements of Assam University. We recommend that the thesis may be placed before the examiners for consideration of award of the Ph.D degree of this university.

**(Dr. Kingshuk Adhikari)**  
Co-supervisor

**(Prof. Nikhil Bhusan Dey)**  
Supervisor