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Date: 07-12-2015

CERTIFICATE

Certified that, Mr. Rahul Sarania, a research scholar in Economics, Department of Economics, Assam University (A Central University), Silchar, Assam, has duly completed his research work under my supervision. Mr. Rahul Sarania is keen on submitting his thesis title “**Functioning & Impact of Microfinance: A Study of Self-Help Groups (SHGs) in Baksa and Udalguri Districts of Assam**”. I have approved his thesis and permitted him to submit it to the Assam University (A Central University) for the award of the Doctor of Philosophy degree in Economics. It is further certified that neither this dissertation nor any part thereof was submitted to this or any other University in the country or abroad for Ph. D. or any other degree. However, it may also be noted that the candidate has delivered pre-submission seminar lecture on his research work in partial fulfilment of the requirement for the submission of the Ph. D. thesis and complied with all relevant conditions specified in the regulations of Assam University.

(DR. SHRABANTI MAITY)

Supervisor

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Dr. Sankar Kumar Bhaumik
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2nd November 2015

CERTIFICATE

This is to certify that the thesis entitled ***FUNCTIONING & IMPACT OF MICROFINANCE: A STUDY OF SELF HELP GROUPS (SHGs) IN BAKSA AND UDALGURI DISTRICTS OF ASSAM*** submitted by Rahul Sarania is a bonafide record of research work done by him for the award of the degree of Doctor of Philosophy in Economics. 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. I recommend that the thesis may be placed before the examiners for consideration of award of the degree of the AssamUniversity.

(Prof. Sankar Kumar Bhaumik)
Co-Supervisor
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