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CERTIFICATE)

THIS IS TO CERTIFY THAT

Mr. Mrs. Ms. Jenzin Phuntsho

contributed with the publication entitled

FACTORS AFFECTING ACCESS TO CREDIT AMONG SMALL ENTERPRISES IN SELECTED TOWNS OF CHUKHA DISTRICT IN BHUTAN

in Voice of Research, Volume 8, Issue 1 published on 24th June, 2019

Dr. Avdhesh Jha

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Chief-Editor



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