



## National Institute of Technology Karnataka, Surathkal hereby confers the degree of

## Doctor of Philosophy

on



## Claret Mendonca

in recognition of the research work on

WOMEN ENTREPRENEURS IN SMALL AND MEDIUM ENTERPRISES AND THEIR ACCESS TO FINANCE"

carried out in the Department of

School Of Management

and completed all the requirements in July 2017

Given under the seal of the Institute, on 28th October 2017



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