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THIS CERTIFIES THAT  
**DR.SELVAMOORTHY.P**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
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STUDY ABOUT OCSSCO MICROCREDIT IN SOUTH WEST SHOA ZONE, OROMIA REGION,  
ETHIOPIA**



APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN  
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Editor in Chief





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