

**SMALL BORROWERS' NEED AND THE CREDIT MARKET: A STUDY OF
FORMAL AND INFORMAL MARKET BORROWING IN THE DISTRICT
OF DARJEELING, WEST BENGAL**

A thesis submitted to the University of North Bengal

For the award of

Doctor of Philosophy

in

Department of Economics

By

Sumon Chatterjee

Under the guidance of

Prof. Sanchari Roy Mukherjee

Professor

Department of Economics

University of North Bengal

February 2021