CERTIFICATE

has completed his research work for the Degree of M. Phil. in Economics on ROLE OF SHRI HIRANYAKESHI SAHAKARI SAKKARE KARAKHANE NIYAMIT SANKESHWAR IN ITS AREA OF OPERATION. He has carried out this research work at all stages on his own effort under my guidance and supervision. I am fully satisfied with it. This dissertation has not been previously used for the award of M. Phil. degree by any other university.

PLACE: KOLHAPUR 27th Nov. 1986

(PROF. V. M. HILAGE)