

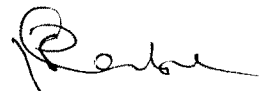
## C E R T I F I C A T E

This is to certify that, the dissertation entitled, "**VILLAGE PANCHAYATS AND RURAL DEVELOPMENT : A STUDY OF VILLAGE PANCHAYATS IN PANHALA TALUKA OF KOLHAPUR DISTRICT**", has been completed by **Mr. Kadam Bandu J.** under my guidance and submitted to the Shivaji University, Kolhapur in partial fulfillment of the requirement for the Degree of Master of Philosophy in Economics.

To the best of my knowledge and belief, this research work has not been submitted earlier to this or any other university for the award of this or any other degree.

Place : Kolhapur

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