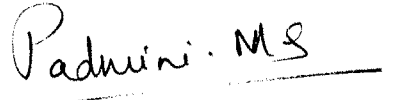


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C E R T I F I C A T E

I am pleased to certify that Ms. Dayabai Shamrao Pawar has worked on the problem "A Study of the Development of Self-concept Among Urban and Rural Secondary School Children in Karveer Taluka". This dissertation is a record of bonafide research carried out by her for the award of M.Phil. degree under my guidance and supervision in the Special Field of Education : 'Educational Psychology'. No part of this work has been submitted for any degree earlier.

Date: 22<sup>nd</sup> June 1999.

  
(M.S. Padmini)  
Research Guide