

# DECLARATION

I hereby declare that this dissertation entitled "**STUDY OF VILLAGE PANCHAYAT FINANCES**" is a genuine and bonafide work prepared by me and submitted to Shivaji University, Kolhapur for the award of the Degree of Master of Philosophy in Economics (Faculty of Social Sciences). The present work is of original nature and conclusions are based on the review of the working of Village Panchayats under study.

I further declare that 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.

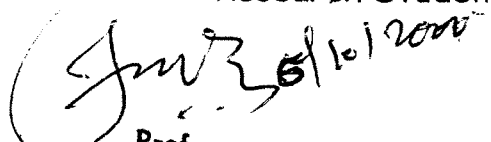
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