


# **CERTIFICATE**

This is to certify that the dissertation entitled. **A Study of Income, Expenditure and Saving of Dry Land Farmers in Kavathe Mahankal Taluka**” has been completed by **Mr. Pawar V.H.** 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. I further declare that the thesis has not been submitted for award of any other diploma or degree either of this university or any other university.

Place – Kolhapur

Date -

  
**Prof. (Dr.) P.A. Koli**

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