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CERTIFICATE

This is to certify that this Ph. D. work, entitled "SOCIO-ECONOMIC IMPACT OF RURAL CREDIT ON WOMEN UNDER THE INTEGRATED RURAL DEVELOPMENT PROGRAMME : A STUDY OF VADODARA DISTRICT" submitted by Ms. Hema N. Chavan, at the Department of Banking and Business Finance, Faculty of Commerce, The M.S. University of Baroda, has been carried out under my guidance and supervision and that this work has not been submitted anywhere for any degree.

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