CERTIFICATE

This is to certify that this thesis entitled, "HOUSEHOLD HEALTH EXPENDITURE IN KERALA: AN ECONOMIC ANALYSIS" being submitted by NISHA.T.A for the award of the degree of Doctor of Philosophy in Economics, to the University of Calicut, is a record of bonafide research work carried out by her under my guidance and supervision at the Research and Post graduate Department of Economics, St.Thomas' College (Autonomous) Thrissur. The contents of this thesis, in full or in part, have not been submitted and will not be submitted to any other institute or University for the award of any degree or diploma. Plagiarism is checked and found within the permitted limits.

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I hereby certify that this is the revised version of the thesis entitled
"HOUSEHOLD HEALTH EXPENDITURE IN KERALA: AN
ECONOMIC ANALYSIS" submitted by NISHA.T.A under my guidance after
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