

Department of Commerce & Management Studies
University of Calicut

Dr B. Johnson

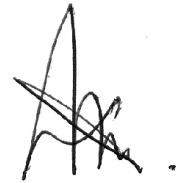
Calicut

30, May 2016

Certificate

This is to certify that the thesis entitled *Financial Inclusiveness and Literacy of Marine Fisher Households in Alappuzha - An Empirical Study*, prepared by Sr Usha A.A., for the award of Doctor of Philosophy in Commerce of the Mahatma Gandhi University, Kottayam, is a record of bonafide research work carried out by her under my guidance and supervision. No part of the thesis has been submitted for any degree, diploma, title or recognition before.

She is permitted to submit the thesis.



Dr B. Johnson
(Supervising Teacher)