

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI

COLLEGE OF HUMANITIES AND SOCIAL SCIENCES

FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF ECONOMICS

MORAL HAZARD AND HEALTHCARE UTILIZATION: A CASE STUDY OF
INSURED MALARIA OUT-PATIENTS AT ADANSI NORTH DISTRICT,
ASHANTI REGION, GHANA.

A THESIS SUBMITTED TO THE DEPARTMENT OF ECONOMICS, IN PARTIAL
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