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DISCLOSURE STATEMENT

TITLE: Salary Delays and Overdrafts in Rural Ghana

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The author declares that he has no relevant or material financial interests that relate to the research described in this paper.

Funding for this study was received from the Umbrella Facility for Gender Equality (UFGE) and the World Bank. Fieldwork was carried out with assistance from Innovations for Poverty Action (IPA). This study was carried out in collaboration with North Volta Rural Bank.

In accordance with World Bank policy that a national IRB should be used in the country where the study will take place, whenever possible, this study was reviewed and approved by the University of Ghana's Noguchi Memorial Institute for Medical Research (NMIMR). As one of the study's co-authors was affiliated with Dartmouth, the study was also reviewed and approved by the Dartmouth-Hitchcock Medical Center Committee for the Protection of Human Subjects. Finally, the study was also reviewed and approved by ARB Apex Bank Ltd, which oversees all Rural and Community Banks in Ghana, including North Volta Rural Bank.

A handwritten signature in black ink, appearing to read 'M. Goldstein', with a long horizontal stroke extending to the right.

Markus Goldstein, January 11, 2018