

Disclosure Statement for: “On Her Own Account: How Strengthening Women’s Financial Control Impacts Labor Supply and Gender Norms” by Erica Field, Rohini Pande, Natalia Rigol, Simone Schaner, and Charity Troyer Moore

- The study was funded by IZA's Growth and Labour Markets in Low Income Countries Programme, the Bill and Melinda Gates Foundation, DFID, Harvard's Center for Population and Development Studies, the JPAL Governance Initiative, and Innovations for Poverty Action's Financial Services for the Poor Initiative.
- I have not received financial support from any party with interests in this research.
- I have no paid or unpaid positions with any profit or non-profit organization with a stake in this research.
- I have no close relative or partner with conflicts of interest with respect to this research.
- The bank sharing administrative data with the research team had the opportunity to review results of the research prior to publication to ensure no confidential information was disclosed. Review rights are limited to information disclosure and do not extend to results or interpretation.
- The research protocol was approved by IRBs at Harvard University (Protocol IRB13-1934) and IFMR India.

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