

January 12th, 2018

To whom it may concern:

This research was supported by funding from PEDL, 3ie, USAID, The World Bank, the William and Flora Hewlett Foundation, the Barrett Hazeltine Fellowship for Graduate Research in Entrepreneurship, the Watson Institute for International Studies, and the Population Studies Center at Brown University.

The fieldwork for this research was conducted under IRB approval from Innovations for Poverty Action (14January-003) and New York University Abu Dhabi (050-2016).

I have no other relevant or material financial interests that relate to the research described in this paper.

Sincerely,

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

Morgan Hardy
Assistant Professor of Economics
New York University Abu Dhabi