

*American Economic Journal Disclosure Statement*

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Disclosure Statement

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

Some of the data used in the research are proprietary. Administrative data were obtained from bKash, a provider of mobile banking services in Bangladesh. The company requested to review the results of the study prior to their dissemination to ensure that the confidentiality of the data was not unintentionally compromised. No concerns were registered by bKash, and we made no changes on their behalf.

IRB approval was obtained for this project from New York University's University Committee on Activities Involving Human Subjects under IRB 14-10097.

A handwritten signature in black ink, appearing to read 'Jonathan Morduch', written in a cursive style.

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