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DISCLOSURE STATEMENT

TITLE: Salary Delays and Overdrafts in Rural Ghana

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

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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.



Virginia Ceretti, January 12, 2018