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DISCLOSURE STATEMENT

TITLE: Salary Delays and Overdrafts in Rural Ghana

AUTHOR: Simone Schaner

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). 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.

Simone Schaner, January 12, 2018
University of Southern California and Dartmouth College