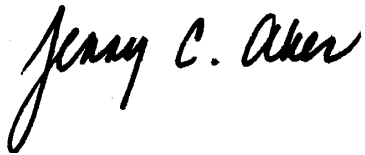


I declare that I do not have any relevant or material financial interests that relate to the research described in this paper, “Migration, Money Transfers and Mobile Money”.

A handwritten signature in black ink that reads "Jenny C. Aker". The signature is written in a cursive, flowing style.

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