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- I have no paid or unpaid positions with any profit or non-profit organization with a stake in this research.
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- The bank sharing administrative data with the research team had the opportunity to review results of the research prior to publication to ensure no confidential information was disclosed. Review rights are limited to information disclosure and do not extend to results or interpretation.
- The research protocol was approved by IRBs at Harvard University (Protocol IRB13-1934) and IFMR India.



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