

Manuscript title: In-Kind Transfers as Insurance

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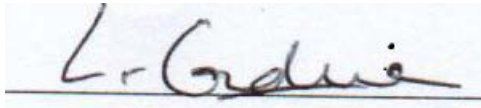
Object: declaration of conflict of interest.

Date: 20th of Feb 2024

I declare that I have no relevant or material financial interests that relate to the research described in this paper.

I maintain no positions in any organization whose policy positions, goals, or financial interests relate to the article.

Sincerely,

A handwritten signature in dark ink, appearing to read 'L. Gadenne', is written over a horizontal line. The signature is cursive and fluid.