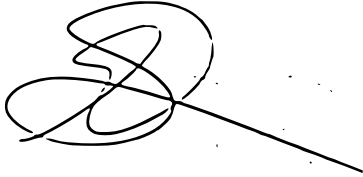


21 Oct, 2013

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

A handwritten signature in black ink, consisting of a stylized 'G' followed by a long horizontal line extending to the right.

Gharad Bryan

IRB approval for this research was obtained from Yale University IRB, protocol #082003528 and Innovations for Poverty Action IRB, protocol 43.08February-003.