



Dr. Mark Treurniet
 Prof. Robert Lensink
 Claire Stein, MSc
 EEF

Institutional Review Board
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 9700 AV Groningen
 The Netherlands

Date
 1 June 2023

Our reference
 # FEB-20230308-13933

Subject
 Certificate of clearance

Dear Mr. Treurniet, Mr. Lensink, and Ms. Stein,

The Institutional Review Board of the Faculty of Economics and Business at the University of Groningen (IRB) provides this certificate of clearance following a review process of your project:

Title project: FEB-20230308-13933 Empowering women by relieving external economic and internal psychology-based barriers: Theory and empirical evidence from a microfinance intervention in Vietnam
 Applicants: Mark Treurniet, Robert Lensink, Claire Stein
 Other researchers: Prof. Nina Hansen (RUG/GMW), Prof. Travis Lybbert (UC Davis), Nhung Vu (RUG/FEB)

The decision is as follows:

Status: Cleared
 Review level: Expedited
 Certificate expiry date: 1 July 2027

The clearance is based on the agreement of the proposers to abide by the legal requirements of the European Union and by the policies and procedures of the IRB. Furthermore, the approval is only valid, if (i) the proposers have provided all necessary information completely and truthfully, (ii) no part of the planned study has been conducted before clearance was granted, and (iii) the project will be conducted as described.

This clearance does not supersede or replace decisions by other statutory bodies. Furthermore, it is not a substitute for certifications or approvals that are required by law, by the statutes of the involved research institutes, or by the codes of conduct that are applicable to the participating researchers, including those from other fields of research.

To continue the proposed project beyond the expiration date mentioned above, the request for clearance must be renewed, even if the research protocol remains unchanged.

Also note that prior to implementing any changes or amendments in the protocol of the proposed study, clearance must be applied for again, also if the new study is expected to be governed by the IRBs rules for the expedited review process.

A copy of this letter should be kept in the records together with all documents associated with this study.

Sincerely yours, on behalf of the IRB,



Rina Koning
Policy Advisor Research