



11 May 2021

Re: Mr. John King'athia Karuitha (855810)

Waiver letter number: HRECNMW21/05/05

To whom it may concern,

Mr. Karuitha is currently a registered PhD student at the Business School at the University of the Witwatersrand, Johannesburg. This letter is to confirm that, at the time of writing, Mr. Karuitha does not need ethical clearance for his PhD study entitled '*Empirical Evaluation of the Possible Impacts of the Transformation of Microfinance Institutions in Africa*'. This decision has been reached based upon a description of the project supplied by Mr. Karuitha to the University Human Research Ethics Committee (Non-Medical), which has been evaluated by the Chairs and Deputy Chairs. If, however, Mr. Karuitha changes the methods of data collection and analysis for this study, this decision may no longer be valid. If such changes take place, this should be communicated to the University Human Research Ethics Committee (Non-Medical) as soon as possible. This waiver letter is valid until 10 May 2024.

Please feel free to contact me should you require any further information.

Thank you.

Yours sincerely,
S Schoeman

Shaun Schoeman (Administrative Officer)

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