



Human Research Protection Program
Office of Research

May 11, 2007

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Rita Hamad
UCSF-UCB Joint Medical Program
2240 Blake Street, Apt. 106
Berkeley, Ca 94720

RE:

Title of Study: Evaluating Health Outcomes for Microcredit Clients

Reviewing Campus: UC Berkeley

Reviewing Campus Tracking Number: 2006-7-35

Reviewing Campus PI: Lia Fernald, PhD, MBA

Reviewing Campus Approval Date: 11/20/06

Reviewing Campus Expiration Date: 11/15/07

UCSF CHR Tracking Number: 07030865

UCSF PI: Rita Hamad

Dear Rita,

This is to acknowledge that the University of California, San Francisco (UCSF), operating under Federalwide Assurance FWA00000068 has received the documentation and Institutional Review Board determination of expedited approval for the above-captioned human subjects research project and intend to rely upon the determination made by the University of California Berkeley operating under Federalwide Assurance FWA00006252. The research, as described in the approved protocol, is now authorized to begin on the UCSF campus.

Any amendments to the protocol, annual renewals, and other required notifications should be submitted to the UC Berkeley IRB for approval, with copies of all submissions to the UCSF HRPP. The authorization to conduct research on the UCSF campus expires on the Reviewing Campus Expiration date, noted above.

The research must be conducted in accordance with all applicable Federal and State Laws, University of California and UCSF Policies, and with the terms of the UC MOU for IRB Review of the Multi-Campus Research.

Please feel free to contact us with any questions.

Sincerely,

Sharon K. Friend, MS
HRPP Director

cc: UC Berkeley IRB office



OFFICE FOR THE PROTECTION OF HUMAN SUBJECTS

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FWA#00006252

November 20, 2006

RITA HAMAD (hamad@berkeley.edu)
Health and Medical Sciences
570 University Hall MC# 1190
Berkeley, CA 94720-1190

RE: **Approval of CPHS Protocol #2006-7-35**
"Evaluating Health Outcomes for Microcredit Clients" - Graduate Research - Joint Medical Program - Health and Medical Sciences

Dear Ms. HAMAD:

Thank you for submitting responsive materials relative to the above-referenced study. The Committee has reviewed these responses to the request for minor revisions detailed in our letter of 11/17/06, and has found them to be in order. We have granted final approval, for one year or less, effective 11/20/2006. **This approval will expire on 11/16/2007.**

The number of this approval is **2006-7-35**. Please refer to this number in all future correspondence.

NOTE: The Committee found that this research presents *minimal risk* of harm to the subjects and can henceforward be reviewed by expedited procedures (unless future revisions require full committee review).

Continuation/Renewal: Approximately 8 weeks before the expiration of this approval, OPHS will send you a courtesy reminder. Applications for continuation review should be submitted no later than 6 weeks prior to the expiration date of the current approval to allow sufficient time for the renewal process. *Note: It is the responsibility of the Lead Investigator to submit for renewed approval in a timely manner.* In keeping with federal regulations, *if approval expires, all research activity (including data analysis) must cease until re-approval from CPHS has been received.* Before applying, please check current CPHS guidelines, instructions and forms available at <http://cphs.berkeley.edu/content/forms.htm>

Amendments/Modifications: Any change in the design, conduct, or key personnel of this research must be approved by the CPHS **prior** to implementation. (For more information, see "Process for Submission & Review of Applications" and "Application Forms & Informed Consent" on [CPHS website](http://cphs.berkeley.edu)).

Adverse Events and Unanticipated Events: If any study subject experiences an adverse and/or unanticipated event involving serious risk, the CPHS must be informed within 48 hours. (For more information on definitions and reporting requirements related to adverse and/or unanticipated events, see "Adverse Events" on [CPHS website](http://cphs.berkeley.edu)).

If you have any questions about the above, please contact the Office for the Protection of Human Subjects staff at (510) 642-7461; Fax (510) 643-6272; or email ophs@berkeley.edu.