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**Abor Yeboah** is a native of the Brong-Ahafo region of Ghana, graduated with a Bachelor's of Commerce degree from the University of Cape Coast, Ghana, in 1994. He conducted the original survey research for this article as part of his required Senior Project, which was supervised by Harlan M. Smith II, and did additional follow-up survey work during 1995. Mr. Yeboah's interest in the Rural Bank program stems from his family's involvement in cocoa farming, and hence his personal concern with accessibility, on the part of smallholders in Ghana, to appropriate financial services.

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