

DISCLOSURE STATEMENT

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I hereby declare that:

- (1) Financial support for the research came from the International Initiative for Impact Evaluation and Fondecyt nº 1140914.
- (2) Grants for other projects in the last three years:
 - a. IPA global financial inclusion grant
 - b. J-PAL post primary initiative grant
 - c. J-PAL GPI grant
 - d. IADB consultant fees
 - e. IDRC grant
- (3) Member of the executive committee of the Latin American and Caribbean Economic Association. Member of the Government Partner Initiative (J-PAL) Advisory Board, member "Consejo Sociedad Civil" of the Superintendency of Banks and Financial Institutions (Chile), researchh affiliate J-PAL.
- (4) None of my relatives hold any paid or unpaid position as officer, director, or board member of relevant non-profits organizations or profit-making entities.
- (5) No party had the right to review the paper before submission.



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