PAGE
policy analysis on growth and employment

Low Take-up of Social Benefits and Financial Inclusion:
A Behavioral Field Experiment with Beneficiaries of Argentina's
Conditional Cash Transfers

EXPERIMENTAL RESEARCH PROPOSAL

Presented to

Partnership for Economic Policy (PEP)

By

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CEDLAS-UNLP

Argentina

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Mandatory template to submit proposal of
FIELD EXPERIMENT PROJECT

SECTION A – PROJECT OVERVIEW AND OBJECTIVES

1. Abstract (300 words max.)

The abstract should state the main research question, the context and its relevance in terms of policy issues/needs in relation to PAGE thematic focus, complete with a brief description of the field experiment that will be designed.

Cash transfer and other social protection programs have greatly expanded in developing countries in the last two decades. Their coverage varies greatly – not all eligible individuals participate, even in universal programs. The issue of low take up of benefits, which has been extensively studied in advanced economies, has received less attention in low and middle income countries. The main research question is why eligible households and individuals fail to sign up for programs that would benefit them, which implies a reduction in their welfare, and a loss of budgetary and administrative resources. Some of the barriers posited in the literature are the fear of stigma, administrative and transaction costs and hassle, lack of information or inattention, and misinformation/misperceptions about potential negative consequences of signing up. All of these issues are exacerbated in a developing country context with high levels of informality and complex regulations.

In this proposal, we develop a mechanism field experiment with beneficiaries of Argentina's largest conditional cash transfer program (with 4 million beneficiaries, 40% of the country's 0-17 year olds), who systematically fail to claim a substantial additional monetary subsidy channeled through a VAT rebate (only 5 to 10% of beneficiaries receive this additional transfer). To foster financial inclusion, beneficiaries of cash transfers are assigned a bank account and a debit card. Moreover, the government established an additional benefit through a VAT rebate for purchases made with debit cards, as an incentive for firms to formalize. Beneficiaries can receive an additional transfer in their accounts if they use their government-provided debit card to purchase goods.

However, the vast majority chose to extract all the cash the day it is deposited in their account and forego the additional benefit. They may do so because they do not want to be identified as beneficiaries when making purchases (stigma), because they do not have access to retailers equipped with debit card readers or because prices are higher in these more formal stores (cost/hassle), because they are unaware of the benefit's existence (information), or because they fear that the government might use their shopping behavior to reduce future benefits (misperception). We will design a multi treatment mechanism field experiment which will help us distinguish between these

alternative explanations and unearth the extent to which the more rational (costs, lack of information), and behavioral (inattention, stigma, misperceptions) factors explain the underperformance of the program. The experiment will guide the reform of the program and future information campaigns to increase take-up and maximize resources for the poor.

2. Motivation (300 words max.)

In lay words, summarize your motivation for conducting the research the team proposes to undertake, including reference to general relevance for policy needs in terms of evidence base.

Social safety nets (SSN) are a critical instrument for governments trying to improve the living condition of millions of vulnerable people around the world. A growing body of unequivocal evidence shows that SSN programs are effective at reducing poverty and inequality, and at improving health and education outcomes among disadvantaged populations. According to a recent World Bank report spanning 142 developing and transition countries (2018), these countries spend an average of 1.5 percent of gross domestic product (GDP) on SSN programs. The Europe and Central Asia region currently spends the most on SSN programs (average 2.2 percent of GDP), while the Sub-Saharan Africa and Latin America and the Caribbean regions follow, with an average spending of 1.5 percent of GDP, close to the global average. Middle East and North Africa and South Asia regions spend the least, 1.0 percent and 0.9 percent respectively.

Despite their efforts, all countries and especially developing countries struggle to close coverage gaps and reduce the non-take-up or incomplete take-up of social benefits. In low-income countries, estimates show that on average, only 19% of the poorest quintile receive any kind of social assistance, while lower-middle-income countries manage to cover roughly half of the poorest quintile.

Low coverage and low take-up rates of welfare benefits reduce the probability that SSNs attain their goals of poverty and inequality reduction, lead to unjustified disparities of treatments among eligible individuals, and reduce the capacity to anticipate accurately the financial costs of welfare provision (OECD 2004). These gaps in performance can be attributed to flows in the technical design of targeting as well as implementation issues which impede proper identification of targeted population. Even when identification is possible, programs might not be attractive enough to offset diverse kinds of opportunity costs derived from enrollment. While targeting techniques have improved in recent years with the development of increasingly sophisticated means testing methods, analytical work examining the true causes and possible remedies of non-take-up or incomplete take-up of social benefits in developing countries is scarce.

3. Main research questions (200 words max.)

Clearly lay out the research questions that you aim to address with the field experiment. Explain why the questions are relevant ones in the context in which your study will take place.

The main research question is why eligible households and individuals fail to sign up for programs that would benefit them, which implies a reduction in their welfare, and a loss of

budgetary and administrative resources.

We wish to establish which of the barriers posited in the literature are more relevant in this context: the fear of stigma, administrative and transaction costs and hassle, lack of information or inattention, and misinformation/misperceptions about potential negative consequences of signing up.

The multi treatment mechanism field experiment which will help us distinguish between these alternative explanations and unearth the extent to which the more rational (costs, lack of information), and behavioral (inattention, stigma, misperceptions) factors explain the underperformance of the program. The experiment will guide the reform of the program and future information campaigns to increase take-up and maximize resources for the poor.

4. Priority theme (200 words max.)

Explain how the project fits PAGE priorities. Description of PAGE priorities are available for consultation at https://www.pep-net.org/pep-call-proposals-page-ii

The aim of this project is to study the effectiveness of different mechanisms designed to encourage full take-up of program benefits among recipients of a child conditional cash transfer, in particular, tax credits against consumption taxes. These can only be retrieved (in the form of discounts) if the debit card used to receive the funds is also used to purchase goods and services. Currently, most recipients only use the debit card to extract funds in cash and do not use it to consume, resulting in an incomplete take-up of the additional benefit (a VAT rebate). Additionally, the maximum claimable tax credit amount is higher than the tax rate applied to the total allowance, which means that in order to benefit from the full tax rebate, recipients would have to deposit money from other sources and use the debit card to consume in formal establishments.

Our project thus fits PAGE priorities in two main ways. First, our research tries to explore the effectiveness of nudging recipients into taking full profit of tax credit, increasing the monetary benefits derived from the allowance. This will strengthen the program's capability of alleviating poverty. Since 90% of parental recipients are women (ANSES (2017)), further income supplementation has a direct impact in women empowerment. Second, the nudges and information interventions are expected to boost financial inclusion by encouraging deposits in the government-provided checking accounts, which are largely not used by beneficiaries. This will enable us to study the implications of financial inclusion on the vulnerable population in Argentina.

SECTION B – RESEARCH

1.   Experiment description (1.500 words max.)

A good reference for this section can be found in Chapter 13 of the book "Field Experiments: Design, Analysis and Implementation", by A. Gerber and D. Green, Norton, (2012). The main steps are summarized below.

- Describe in a single sentence the causal parameter you try to estimate. Example: "This experiment gauges the extent to which state legislators are less likely to respond to request from constituents with Hispanic surnames than to requests from constituents with Anglo surnames" (Gerber and Green, 2012)

- Explain if you expect the causal parameter of interest to have a specific sign or magnitude.

- Briefly explain the research hypothesis, the main outcomes of interests and how they will be measured.

- Describe the experiment and context in detail, including what you expect to find and why

The causal parameter we will estimate is the effect of providing information about a VAT rebate for beneficiaries of a conditional cash transfer on the take-up of this rebate (see below for a description of the CCT program). The parameter should have a positive sign: exposure to information about the rebate should increase take up. Since this is a mechanism experiment, we will attempt to distinguish the underlying causes of non-take-up by implementing a series of sub-treatments and estimating a casual parameter for each of these. Our prior is that simply providing information about the rebate (which the four sub-treatments will do) should increase take-up, so that the four should have about the same effect size. Statistically and economically meaningful differences between the four underlying parameters will guide us in understanding which of the factors at play is more relevant for non-take-up.

Virtually all beneficiaries of the cash transfer go to an ATM to retrieve cash from the benefit. The social security administration, our partner in this project's implementation, has the ability to display a personalized message for each beneficiary when they insert their debit card in the ATM. We will use this device to convey a series of short messages about the VAT rebate program.

The main outcome of interest is the take up of the VAT rebate benefit – i.e., whether beneficiaries use the debit card to purchase goods (the condition to receive the rebate in their account) instead of simply withdrawing cash from their account and using the cash to make purchases. The social security administration has monthly records of which beneficiaries used the program, since it has to deposit the amount of the rebate in each beneficiary's bank account. This is how we will measure our main outcome of interest: a binary variable indicating take-up or non-take up of the program the month when the beneficiary received the message about the rebate in the ATM's screen. The source will be ANSES administrative records. We will also use two additional related secondary outcomes: a) the amount of the rebate received, if at all (since the rebate total depends on the amount of purchases made with the debit card); b) whether the beneficiaries made use of the full amount of the rebate: since the total rebate is higher than what they can spend with the debit card, to take full advantage the beneficiaries should deposit extra funds in their government-provided bank

accounts – this was meant to be an additional incentive for financial inclusion. We will as well implement auxiliary surveys to validate the hypotheses, the experimental treatments, and to further refine the identified mechanisms.

The aim of this project is to study the effectiveness of information provision and behavioral nudges to encourage full take-up of program benefits among recipients of the AUH, in particular, the aforementioned VAT rebate. These can only be retrieved (in the form of discounts) if the debit card used to receive the funds is also used to purchase goods. Currently, most recipients only use the debit card to extract funds in cash and never use it to consume, resulting in an incomplete take-up of benefits. Additionally, the maximum claimable tax credit amount is higher than the tax rate applied to the total allowance, which means that in order to benefit from the full tax credit sum, recipients would have to deposit money from other sources and use the debit card to consume in formal establishments.

The intervention will be based on four randomly assigned treatment arms and a control group. Each of the treatment arms will consist of a different ATM screen message designed to capture the four main reason identified for non-take-up of the VAT rebate. They may not use their debit cards and get a rebate because:
- they do not want to be identified as beneficiaries when making purchases (stigma),
- they do not have access to retailers equipped with debit card readers or because prices are higher in these more formal stores (cost/hassle),
- they are unaware of the benefit's existence (information),
- they fear that the government might use their shopping behavior to reduce future benefits (misperception).

The multi treatment mechanism field experiment will help us distinguish between these alternative explanations and unearth the extent to which the more rational (costs, lack of information), and behavioral (inattention, stigma, misperceptions) factors explain the underperformance of the program. The experiment will guide the reform of the program and future information campaigns to increase take-up and maximize resources for the poor.

The target population of the experiment is comprised of the recipients of the Asignación Universal por Hijo (Universal Child Allowance – AUH) conditional cash transfer. This is one of the most important components of the social safety net currently in place in Argentina. Households receiving this kind of assistance make up the most vulnerable portion of the population in Argentina, where the last available poverty headcount ratio estimation is 25,7 percent, rising to 39,7 percent for children aged 0 to 14 years old. In particular, 84% of children receiving the allowance belong to the two poorest quintiles of the household income distribution and specifically to the first three deciles.

Launched in November 2009, AUH is a massive, non-means-tested conditional cash transfer program currently reaching 3.9 million children in 2.1 million households and representing approximately 7% of total expenditure at the national level (including contributory based family benefits, Ministerio de Hacienda (2017)). The monthly allowance consists of $1.694 Argentinian pesos per child of which beneficiaries only receive 80% every month (roughly 13% of the mean monthly household income of the second decile of the income distribution). In December, at the end of the school year, they receive the total sum corresponding to the remaining 20% transfer accumulated during the year, conditional on fulfillment of a vaccination plan, health check-ups for children under 6 years of age, and certified school year completion for school age children. Money is deposited every month in a savings account in the name of the legal beneficiary, which is the mother of the child in 90% of the cases (ANSES (2017)).

In February 2018, only 248.808 beneficiaries of the AUH program (out of nearly 3.9 million children and their 2.1 million parents/tutors) used their government-provided debit cards to purchase goods and thus received the additional transfer in their bank accounts (the VAT rebate). The total of funds transferred was less than 3% of the actual budget allocated to this program for these beneficiaries.

2.   Related literature (300 words max.)

2.1.   Describe how the research fits into the existing literature. Explain how it contributes to existing research.

- Cite key references, i.e. references offering literature reviews on similar research questions as well as references to similar field experiments in other contexts.
- You full list or references should be included at the end of this document

2.2.   How will your proposal contribute to closing any remaining knowledge gap and how does it complement previous research conducted on similar issues (experimental and non-experimental)?

Evidence on the problem of low-take-up of social benefits presents mixed results and is mainly focused in developed countries' experience. In broad terms, the empirical literature has put forward three possible causes for low or incomplete take up: welfare stigma (Moffitt (1983)), transaction costs, and imperfect information about eligibility (Daponte et al (1999); Heckman (2004)). More recent evidence, however, points out that stigma might be the lesser culprit, low-take-up rates are pervasive in social programs in the US and the UK both for means tested programs and non-means tested programs (Currie (2004)). In particular, a new body of evidence aims to complement these explanations with the existence of "psychological frictions" associated with low program awareness, confusion, aversion to complexity, and other behavioral biases (Bhargava et al (2015), Karlan et al (2015), Bertrand et al (2006)).

Reductions in informational barriers have been found to be causally relevant to improve take-up in some contexts but not others. By conducting a randomized field experiment on American tax payers who fail to claim tax benefits, Bhargava et al (2015) show that the mere receipt of the mailing (timely information), simplification, and the heightened salience of benefits do increase claims, while attempts to reduce perceived costs of stigma, application, and audits did not. Jensen (2010) finds that providing students at randomly selected schools in the Dominican Republic information on the returns to higher education remain in school for longer, although improvements are modest. Bettinger et al (2012), conversely, find that the provision of timely information is not enough to increase enrollment of randomly selected potential applicants to college aid. Providing information coupled with assistance, however, does seem to improve the likelihood of college attendance, persistence, and aid receipt.

A number of RCTs have been recently conducted in developing countries, with the aim to test the effectiveness of timely information provided via information "nudges" in order to promote more efficient behavior from subjects in the presence of behavioral bias. Karlan et al (2010) show that individuals in Bolivia, Perú, and the Philippines who received a reminder of their saving goals via text message or letter increased the likelihood of reaching their savings and the total amount saved. Blanco et al (2013) show that providing eligibility information to Colombian conflict-driven internal refugees increases the take up of benefits, although the

effect is small. Nonetheless, experimental evidence specifically addressing the puzzle of low take up of social benefits in developing countries is scarce. The knowledge gap is particularly large when considering interventions that document the take up of social benefits as well as financial inclusion. This study aims to contribute to the closing of this gap.

Experiment implementation

3.   Targeted population (200 words max.)

Explain which individuals are the targets of the experiment. Justify your choice.

The target population is comprised of legal recipients (parents and tutors) of the Universal Child Allowance (AUH), a conditional cash transfer provided by the Argentinian national government to children under the age of 18 whose parents are unemployed parents or working in the informal economy, among other special cases of vulnerable contexts.

The AUH program is one of the most important components of the social safety net currently in place in Argentina. The program is very successfully targeted, with 84% of children receiving the allowance belonging to the two poorest quintiles of the household income distribution and in particular, to the first three deciles. The target population thus matches closely the population living below the poverty line.

Thus, efforts directed to ensure proper take-up of social benefits within this group is of uttermost importance in the quest to reduce poverty, inequality, and guarantee proper access to health and education among Argentina's vulnerable population. Moreover, if the typical eligible household comprised by two adults and two minors were to take advantage of the full tax credit benefit, they could save an estimated 5.6% percent of their income, rendering this a non-trivial improvement in the supplementation of household incomes.

4.   Recruitment protocol and sample size (1.000 words max.)

Explain how individuals will be recruited. Describe the criteria by which individuals will be included in the experiment. Where will the experiment take place? How large is the subject pool from which you intend to select participants?

The subject pool is comprised of legal recipients of the AUH conditional cash transfer program. These are parents or legal tutors of children under age 18 who are unemployed, working in the informal economy, working under specific tax regimes designed to encourage formalization of low-skilled workers, or are participants in selected employment programs. According to the latest figures, the total number of legal beneficiaries included in the subject pool for the experiment amount to 2.1 million adults. These correspond to 3.9 million de-facto beneficiaries or children. This is the population that will be targeted by the experiment.

About 95% of the 2.1 million recipients receive the benefit by means of a transfer to a government-provided bank account. The experimental sample will be randomly drawn

from the subject pool of 2 million adults. The experiment will take place in the whole argentine territory.

The implementation partner – ANSES, the social security administration – is very interested in fostering take up of this benefit. They were in fact willing to include all eligible individuals in the subject pool, which would have implied about 400,000 individuals in each of the four sub-treatments and in the control group. Such a large sample size is not necessary at all. In fact, a sample size of 7,760 for the control group and 7,760 for one the sub-treatments would allow us to capture an increase in the use of the VAT rebate from 12% (the approximate baseline) to 13.5% for the treated group with a power of 80% and at a level of statistical significance of 5%, a relatively small effect size. We prefer to use large but sensible sample sizes so that there will be enough never treated individuals for additional rounds of the experiment.

Finally, some additional issues of interest arose during the preliminary discussions with the implementation partner. We might accommodate our experimental sample to accommodate these additional questions. We might, for instance, define geographic clusters (for instance, to reflect the different availability of debit card readers in more or less densely populated areas) and/or stratify the experimental sample (by age of the recipient, by number of benefits/children, whether the recipient has used the debit card and received a VAT rebate before, among others).

5.   Experimental protocol (1.500 words max.)

Describe in detail the experimental design:

- What is/are the treatment(s) and the incentives embedded in this(these) treatment(s)?
- Are agents' decisions subject to strategic interactions?
- Will you exploit within- or between- subject variations?
- How close is the proposed experimental protocol to other designs used in the literature?

The intervention will be based on four randomly assigned treatment arms and a control group. Each of the treatment arms will consist of a different ATM screen message designed to provide information and capture the four main reason identified for non-take-up of the VAT rebate. They may not use their debit cards and get a rebate because:
- they do not want to be identified as beneficiaries when making purchases (stigma),
- they do not have access to retailers equipped with debit card readers or because prices are higher in these more formal stores (cost/hassle),
- they are unaware of the benefit's existence (information),
- they fear that the government might use their shopping behavior to reduce future benefits (misperception).

There will be specific messages to address stigma, costs, information and misperception.

Agents decisions are not subject to strategic interactions. While there may be some spillovers in the information provided, we expect these to be low.

We will exploit between subject variation – i.e., compare the behavioral responses in the multiple treatment groups to those in the control group.

The multi treatment mechanism field experiment will help us distinguish between these alternative explanations and unearth the extent to which the more rational (costs, lack of information), and behavioral (inattention, stigma, misperceptions) factors explain the underperformance of the program. The experiment will guide the reform of the program and future information campaigns to increase take-up and maximize resources for the poor.

6. Timeline (300 words max.)

Months (Month 1 could be October or November 2018):

1. Initial setup: signing of institutional agreements, confidentiality agreements, ethic reviews.

2. Analysis of baseline data, data collection and definition of intervention (treatments, sample).

3. Main experimental intervention.

4. Administrative data collection.

5. Analysis of first month of administrative data.

6. Report write up.

7. Roll out of policy intervention (massive information campaign) based on the results of the experiment.

8. Presentation of final draft report in PEP General Meeting 2019.

9. Other dissemination efforts. Incorporation of feedback from PEP meeting and other dissemination efforts.

7. Budget outline (300 words max.)

The main research grant will cover team member's time for setup of the experiment, analysis of the results, write up of the working paper and of the dissemination blog post. *Total: $22,000*
The data collection grant will cover the effort in collection of administrative and auxiliary

survey data. *Total: $25,000*
Travel budget:
-field visits, team meetings – to cover Montevideo-based team member: *$3000*
-presentation in 4 international conferences ($1,500 air travel, $1,500 DSA/terminals): *$12,000*
National conference grant: *$2,500*

Total budget: $64,500

SECTION C – CAPACITY BUILDING

1.   Team composition and experience

For each research team member, please indicate (using the following tables – one per member):

1. **Age, sex, as well as relevant/prior training and experience** in the issues and research techniques involved (start with team/project leader).

   - Note that PEP favors gender-mixed teams, composed of a maximum of four (4) members, at least 50% female researchers, and at least two (2) junior researchers (aged under 30), all contributing substantively to the research project. PEP also seeks gender balance in team leaders and thus positively encourages female-led research teams.

   - Each listed member must post an up-to-date CV in their profile on the PEP website – refer to "How to submit a proposal" on the call's [webpage](#).

2. **Benchmark and expected capacity building**:

   – Describe the research capacities that <u>each</u> team member (and potentially her/his affiliated institutions) is expected to build through their participation in this project. This is an important aspect in the evaluation of proposals and should be presented in detail.

     • What techniques, literature, theories, tools, etc. will each team member and her/his institutions learn (acquire in practice) or deepen her/his knowledge of?

     • How will these skills help each team member in their career development?

     • What are the current state of knowledge of each team member in regard to the project you are proposing?

3. **Task and contributions to project**: Indicate the specific tasks each team member would carry out in executing the project.

   – Note that one of the team members must be clearly identified as responsible for coordinating and reporting on the design/implementation of the projects' policy engagement and communication strategy (see section III below). To achieve a more balanced task distribution, PEP advises to select a member other than the project leader.

Team leader

Name	Age	Sex (M, F)	Highest degree/diploma
Guillermo Cruces	43	M	PhD in Economics. London School of Economics and Political Science (LSE), United Kingdom. 2005.
Training and experience	Guillermo is currently an advisor on development at the Treasury Ministry in Argentina, and the former Under-Secretary of Development at the same ministry. He is on leave as the deputy director of the Center for Distributive, Labor and Social Studies (CEDLAS) at the Universidad		

	Nacional de La Plata, Argentina (UNLP). He is also a researcher at Argentina's National Scientific and Technical Research Council (CONICET), and a research fellow at IZA.
	His research is focused on labor economics and distributional analysis in Latin America and the Caribbean, and on the economics of perceptions and reference groups in general. He teaches at the graduate and undergraduate level at the Economics Department of the UNLP, and he is invited professor of labor economics at the Universidad de San Andrés (UdeSA), Argentina. He has published in journals such as the Journal of Political Economy, Journal of Public Economics, American Economic Journal – Macroeconomics, Labour Economics, Journal of Population Economics, Brookings Papers on Economic Activity, Journal of Development Studies and Economia. He has edited books and contributed to collective volumes and reports, and recently published the book Growth, Employment and Poverty in Latin America (Oxford University Press, 2017, with G. Fields, D. Jaume and M. Viollaz).
	He has worked previously for the UK's Department for Work and Pensions and for the Development Studies Division of the UN's Economic Commission for Latin America and the Caribbean. He has also been a researcher at STICERD, London School of Economics and Political Science, where he obtained an MSc and a PhD in Economics, and a visiting scholar at Harvard's DRCLAS and at University of California at Berkeley.
Expected capacity building	Guillermo expects this project will help him deepen his understanding of the problem of low-take-up of social benefits and the role that technology-based nudges can play at tackling this problem, especially in developing country settings where evidence is scarce. In particular, he is interested in the effects that the use of technology in connection to financial products might generate on financial inclusion, and how financial inclusion improvements might in turn affect behavior of program beneficiaries. He expects to benefit from collaboration with other team members, foreign institutions, and Argentinian policymakers involved in the process.
Contribution to project	Guillermo's extensive experience in experimental research and social protection interventions will prove a valuable asset to ensure every step of the evaluation is completed successfully. His command of research design and implementation together with his experience at producing high quality academic outputs and managing research teams will contribute to the progress of the task at hand. In particular, his current tenure as an Advisor in the Argentinian government as well as his past tenure at the implementing agency of the program under study (National Social Security Administration - ANSES) will allow him to effectively manage

relations with policymakers by ensuring fluid communication with stakeholders, and eventually securing maximum study results dissemination and implementation by government authorities.

As the team leader, Guillermo will be responsible for the resource management of the grant, the design and implementation of the experiment, the development and rollout of survey questionnaires, the supervision of the data collection stage and the data analysis stage. He will also be in charge of maintaining fluid relationships with PEP officials, submitting required reports and paperwork on time. Finally, he will be in charge of managing stakeholder relationships together with Veronica, and making sure the interim report, final report, and working paper are in line with high quality academic standards.

Team member #2

Name	Age	Sex (M, F)	Highest degree/diploma
Verónica Amarante	46	F	PhD in Economics. University of Sussex, United Kingdom. 2009.
Training and experience	Verónica is a senior researcher and a world-class specialist on social protection systems, in particular in Latin America. Her research interests are focused in poverty and inequality, social protection systems, labor markets, and impact evaluation. She received her PhD from the University of Sussex in 2009 and since then she has held a variety of roles in different institutional contexts. A citizen of Uruguay, she is a professor at the Facultad de Ciencias Económicas y Administración de la Universidad de la República en Uruguay, having also developed an extensive research career in the same institution. During 2012 and 2013 she served as the Chief Officer of Social Affairs in the Social Development Division of the (Economic Commission for Latin America - ECLAC). She is currently the Chief Officer of the UN-ECLAC office in Montevideo, Uruguay.		
Expected capacity building	Verónica has been involved in several quasi-experimental and experimental evaluations studies assessing the impact of social protection programs in Latin America. She is interested in extending her experience in information provision and behavioral nudges experiments designed to improve the take-up of social benefits, with strong implications for developing countries. This experience will also allow her to pursue further research on financial inclusion topics in other countries in the region, most notably Uruguay, which has a similar debit-card based social transfer which the team expects to study in the future in the line of		

	this research project. Her participation will enable her to acquire even more experience in the day to day needs of a demanding large scale experiment, on the role technology-based nudges technologies play in this process, and on the impacts that financial inclusion might have on targeted communities. She also expects to benefit from collaboration with other team members, foreign institutions, and Argentinian policymakers involved in the process.		
Contribution to project	Verónica has been involved in several quasi-experimental and experimental evaluations studies assessing the impact of social protection programs in Latin America. She is the team member with the most extensive experience in applied studies and interventions in partnerships with government offices, having worked with Uruguay's Ministerio de Desarrollo Social and its social security administration (Banco de Previsión Social) in a series of studies on social protection and early childhood. Her familiarity with the numerous steps involved in the implementation of a study in partnership with national social security and social development authorities in Uruguay are fundamental for the team in its mission to carry out the project successfully. She also presents a proven track record in research, an important element in order to ensure high quality academic outputs. She also hopes her experience as Chief Officer in multilateral organizations will come handy at ensuring a fruitful engagement with varied types of stakeholders at all stages of the project. In particular, Verónica will act as a senior academic advisor overseeing the project, and as supervisor of the team's engagement with government officials and communication strategy, given her extensive experience with Uruguayan and Latin American policymakers. Because of her current contractual conditions as a United Nations staff member, Verónica will not receive any payment for her participation in this project, and her responsabilities will be limited to those of an academic and implementation advisor as outlined above.		

Team member #3

Name	Age	Sex (M, F)	Highest degree/diploma
Lucía Ramírez Leira	29	F	BA in Economics. Facultad de Ciencias Económicas y de Administración – Universidad de la República. Uruguay. 2013.
Training and experience	Lucía's main research interest span impact evaluation of public policy, labor markets, and trade economics. She is currently completing her Master's Degree in Universidad Nacional de la Plata in Argentina, undertaking teaching		

	duties in the same institution, and working as a member of the research staff of the Center of Distributive, Labor and Social Studies (CEDLAS) also based in the Universidad Nacional de la Plata. Before moving to Argentina to obtain her master's degree she served as a research assistant in the Universidad de la República in Uruguay, where she obtained her undergraduate degree. Previously, she completed an internship on the Governability Program of the United Nations Development Program (UNDP).
Expected capacity building	While Lucía has some experience related to non-experimental impact evaluation studies of social protection inteventions, this will be her first hands-on experience concerning an experimental evaluation project. She expects to incorporate practical knowledge concerning the design study, primary acquisition of data, and implementation of the intervention. She also hopes to improve her research skills by acquiring further experience regarding data cleaning and econometric analyis of data, as well as by contributing to the drafting of reports and working paper. Additionally, this is an opportunity for her to deepen her knowledge of the problem of low-take-up affecting conditional cash transfer schemes in developing countries, the possibility of using nudges to alleviate such problems, and the relationship this problem bares with financial inclusion topics in this particular setting. She also expects to gain an understanding on how the interaction between ONGs, academia, and governments actually shape policymaking in the real world.
Contribution to project	Lucía's duties will include assisting in the design of the experiment and drafting of survey questionnaires, prepare interviewer manual for survey rollouts, assist in the supervision of the data collection process, handle technical aspects such as data entry and cleaning, construction of descriptive reports, data analysis and estimation, and drafting of results reports and working paper. She will also participate in the drafting of policy engagement documents required by the funding instituition.

Team member #4

Name	Age	Sex (M, F)	Highest degree/diploma
María Josefina Báez	24	F	BA in Economics, Universidad de San Andrés. Argentina. 2017.
Training and experience			Josefina is a Master's Degree in Economics candidate in the Universidad Nacional de la Plata, Argentina. Her most recent work experience as a junior member of the research team in the Ministry of the Treasury in Argentina allowed her to gain practical experience on data analysis and econometric tools as well as drafting of research reports. Her main interests so far concern the distributive incidence of taxes,

	subsidies and public expenditure, and the impact of social protection intervention. After graduation, she also served as a data collection agent for the Ministry of Agriculture and Production of the Argentine province of Misiones. This enabled her to acquire first-hand knowledge of primary data collection endeavors. Additionally, she acted as teacher assistant in Agrarian Economics and Investment Planning courses provided by tertiary education institutions related to agrarian economics in the Misiones province.
Expected capacity building	This will be Josefina's first participation in a research project. A possible candidate to a PhD later on, she hopes to gain an understanding on how a scientific paper is created, from beginning to end. In particular, this being an experimental evaluation project, she expects to incorporate practical knowledge concerning the design study, primary acquisition of data, and data cleaning and manipulation. She also hopes to improve her research skills by acquiring further experience regarding econometric analysis of data, as well as by contributing to the drafting of reports and working paper. Additionally, this is an opportunity for her to deepen her knowledge of the problem of low-take-up affecting conditional cash transfer schemes in developing countries, the possibility of using nudges to alleviate such problems, and the relationship this problem bares with financial inclusion topics in this particular setting. She also expects to gain an understanding on how the interaction between ONGs, academia, and governments actually shape policymaking in the real world.
Contribution to project	Josefina's duties will include assisting other team members in the literature review stage, assist in the supervision of the data collection process, cleaning data and producing descriptive reports, contribute to analysis and estimation, drafting of meeting reports and interim documents, and assisting in the production of results reports and working paper.

*Standard research teams are expected to include 4 members (including the team leader) - a 5th member requires additional justification

2.2. List of past, current or pending (non-PEP) projects in related areas involving team members, including resulting publications (If any)

Name of funding institution, title of project and related publications, list of team members involved

Name of funding institutions	Title of projects and related publications (link)	Team member(s) involved
Economic Commission for Latin America -	*Title: Inequality and household size. A microsimulation for Uruguay (Completo,*	Verónica Amarante *(selection of 10 recent and*

ECLAC	2017)	*relevant published articles, more available upon request)*
	Publication (reference): International Journal of Microsimulation, 10 1, p.:73 - 105, 2017	
Economic Commission for Latin America - ECLAC	*Title: Unfolding Patterns of Unpaid Household Work in Latin America (Completo, 2017)*	Verónica Amarante
	Publication (reference): Feminist Economics, 1 1, p.:1 - 30, 2017	
Economic Commission for Latin America - ECLAC	*Title: The gender gap in pensions in Latin America*	Verónica Amarante
	Publication (reference): International Social Security Review (E), 70 2, p.:57 - 85, 2017	
Economic Commission for Latin America - ECLAC	*Title: Income inequality in Latin America: a factor component analysis*	Verónica Amarante
	Publication (reference): Review of Income and Wealth, v.: 62 S2 , 2016	
Economic Commission for Latin America - ECLAC	*Title: Diferenciales de ingreso entre los trabajadores formales e informales en Uruguay, 2001-2014*	Verónica Amarante
	Publication (reference): Revista de Economía - BCU, v.: 23 1 , 2016	
Economic Commission for Latin America - ECLAC	*Title: Decomposing inequality changes in Uruguay: the role of formalization in the labor market*	Verónica Amarante
	Publication (reference): IZA Journal of Labor & Development, v.: 5 13 , 2016	
Economic Commission for Latin America - ECLAC	*Title: Desigualdad en América Latina: una medida global*	Verónica Amarante
	Publication (reference) : Revista de la CEPAL, v.: 118 p.:28 - 47, 2016	
Economic Commission for Latin America - ECLAC	*Title: Do cash transfers improve birth outcomes? Evidence from matched vital statistics, program and social security Data*	Verónica Amarante
	Publication (reference) : American Economic Journal: Economic Policy, v.: 8 2 , p.:1 - 46, 2016	
Economic Commission for Latin America - ECLAC	*Title: La brecha entre la fecundidad deseada y observada en Montevideo y su área metropolitana*	Verónica Amarante
	Publication (reference): Notas de Población, v.: 42 100 , p.:11 - 34, 2015	
Economic Commission for Latin America - ECLAC	*Title: Income inequality in Latin America: data challenges and availability*	Verónica Amarante
	Publication (reference): Social Indicators Research, v.: 119 3 , 2014	
Center for Distributive, Labor and Social	*Title: "Misperceptions about Tax Audits"*	*Guillermo Cruces (selection of 10 recent and relevant*
	Publication (reference): American	

Studies (CEDLAS, Universidad Nacional de La Plata, Argentina (UNLP), and Argentina's National Scientific and Technical Research Council (CONICET)	*Economic Association Papers and Proceedings, 108: 83–87, 2018.*	*published articles, more available upon request)*
CEDLAS – UNLP - CONICET	*Title: "A short episodic history of income distribution in Argentina"* *Publication (reference):* Latin American Economic Review, 27:7, 2018.	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Social Incentives in Contributions: Field Experiment Evidence from the 2012 U.S. Presidential Campaigns"* *Publication (reference): Journal of Political Economy, 125 (4), 1208–1243, 2017.*	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Inflation Expectations, Learning and Supermarket Prices: Evidence from Field Experiments".* *Publication (reference): American Economic Journal: Macroeconomics, 9 (3), 1–35, 2017*	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Learning from potentially biased statistics,"* *Publication (reference): Brooking Papers on Economic Activity, pages 59-108, Spring 2016,.*	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Youth Training Programs Beyond Employment. Experimental Evidence from Argentina"* *Publication (reference): Economic Inquiry, Volume 54, Issue 4, pages 1839–1859, 2016.*	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Estimating poverty transitions using repeated cross-sections: a three-country validation exercise"* *Publication (reference): Journal of Economic Inequality, vol. 13(2), pages 161-179, 2015.*	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Work and tax evasion incentive effects of social insurance programs: Evidence from an employment-based benefit extension"* *Publication (reference): , with M. Bergolo, Journal of Public Economics, Volume 117, Pages 211-228, 2014.*	*Guillermo Cruces*
CEDLAS – UNLP - CONICET	*Title: "Biased Perceptions of Income Distribution and Preferences for Redistribution: Evidence from a Survey*	*Guillermo Cruces*

	Experiment"	
	Publication (reference):Journal of Public Economics 98, pages 100-112, 2013.	
CEDLAS – UNLP - CONICET	*Title: "Welfare programs and labor supply in developing countries. Experimental evidence from Latin America"*	*Guillermo Cruces*
	Publication (reference): Journal of Population Economics 26:1255–1284, 2013.	
CEDLAS – UNLP - CONICET	*Title: "Poverty and Inequality in Latin America: A Story of Two Decades"*	*Guillermo Cruces*
	Publication (reference) : , with L. Gasparini, Journal of International Affairs, Vol. 66, No. 2, pp. 51-63, 2013.	
Instituto de Economía de la Facultad de Ciencias Económicas y de Administración (IECON) – Universidad de la República. Uruguay.	*Title: Mordecki, G., Ramírez, L. (2018) "¿Qué es lo primero: el crecimiento del PIB o la inversión? El caso de una economía pequeña y abierta".*	*Lucía Ramírez Leira*
IECON	*Publication (reference): El Trimestre económico. Vol 85, núm 337, pp. 115-136.*	
IECON	*Title: Failache, E., Giaccobasso, M., Ramírez, L (2016) – "Transferencias de ingresos y mercado de trabajo: El impacto de Asignaciones Familiares - Plan de Equidad sobre la informalidad laboral"*	*Lucía Ramírez Leira*
IECON	*Publication (reference): Serie Documentos de Investigación Estudiantil DIE 01/16 - Instituto de Economía, Facultad de Ciencias Económicas y Administración, Universidad de la República, Uruguay.*	
IECON	*Title: Mordecki, G., Ramírez, L. (2014) "Investment, growth and employment: VECM for Uruguay".*	*Lucía Ramírez Leira*
IECON	*Publication (reference): Serie Documentos de Trabajo, DT 07/14. Instituto de Economía, Facultad de Ciencias Económicas y Administración, Universidad de la República, Uruguay.*	
IECON	*Title: 2013 Brunini, A., Mordecki, G., Ramírez, Lucía. (2013) "Exports and real exchange rates in a small open economy".*	*Lucía Ramírez Leira*

IECON	Publication (reference): Serie Documentos de Trabajo, DT 15/13. Instituto de Economía, Facultad de Ciencias Económicas y Administración, Universidad de la República, Uruguay	
IECON	Title: 2012 "Las exportaciones uruguayas y el tipo de cambio real sectorial".	Lucía Ramírez Leira
IECON	Publication (reference): VI Jornadas Académicas del Programa Exportación Inteligente de la Unión de Exportadores del Uruguay (UEU).	

2.3. List of past or current <u>PEP-supported</u> projects involving team members, including resulting publications

Indicate the PEP project code, title and external (NON-PEP) publications if any, as well as those of your team members who were involved in each project.

Project code (e.g. PMMA-12345)	Title of project and related external (non-PEP) publications, if any	Team member(s) involved
PMMA 2012-05	Title: Are there ethnic inequality traps in education? Empirical evidence for Brazil and Chile	Guillermo Cruces
	Publication (reference): Working Papers PMMA 2012-05, PEP-PMMA.	
PIERI 2011-22	Title: School Attendance, Child Labor and Cash Transfers: An Impact Evaluation of PANES	Verónica Amarante
	Publication (reference): Economía Vol. 14, No. 1 (Fall 2013), pp. 61-96 Published by: Brookings Institution Press https://www.jstor.org/stable/23608175	
PMMA-11083	Title: Family allowances and child school attendance. An ex-ante evaluation of alternative schemes in Uruguay	Verónica Amarante
	Publication (reference): SSRN Electronic Journal · January 2010	
	Publication (reference):	

SECTION D – POLICY ENGAGEMENT

3.1. Policy relevance

3.1.1. Describe policy context and needs (max 800 to 1000 words)

Describe the <u>specific</u> policy issues or needs that your research aims to address; how your potential outcomes and findings may be used in policy making? Please be as precise as possible, indicating specific current or prospective policies and the specific contributions your research would make.

Also, justify timing of your research in terms of policy and socioeconomic needs and context – e.g. reference to existing, planned or potential policies at the national, regional or local level; specific political context; international examples of similar policy problems or solutions, etc.

Cash transfer and other social protection programs have greatly expanded in developing countries in the last two decades. Their coverage varies greatly – not all eligible individuals participate, even in universal programs. The issue of low take up of benefits, which has been extensively studied in advanced economies, has received less attention in low and middle income countries.

The puzzle of why eligible households and individuals fail to sign up for programs that would benefit them is a top policy concern for countries struggling against poverty and social exclusion. When SSNs fail to reach the people who are entitled to them, potential recipients are unable to realize their rights. Also, low take-up rates and a loss of much-needed budgetary and administrative resources, especially in developing countries.

In particular, the target population of this experiment is comprised of the legal recipients of the AUH child welfare allowance. In this proposal, we develop a mechanism field experiment with program beneficiaries, who systematically fail to claim a substantial additional monetary subsidy channeled through a VAT rebate. The AUH is Argentina's largest conditional cash transfer program, covering roughly 4 million children beneficiaries or 40% of the country's 0-17 year-olds. As such, it is one of the most important components of the social safety net currently in place in the country. Households receiving this kind of assistance make up the most vulnerable portion of the population, where the last available poverty headcount ratio estimation is 25,7 percent, rising to 39,7 percent for children aged 0 to 14 years old. In particular, 84% of children receiving the allowance belong to the two poorest quintiles of the household income distribution and specifically to the first three deciles. This implies that robust evidence on what works and what does not work at increasing take-up is a key input for policy makers aiming to reduce poverty rates and promote inclusion. Time is particularly of the essence, since Argentina is entering a recession which official sources estimates will extend into 2019.

This proposal intends to address, through a mechanism field experiment, the reasons why AUH program beneficiaries fail to claim a substantial additional monetary subsidy in the form of a VAT rebate. Beneficiaries must use their government-provided debit card to purchase goods and receive the rebate, yet the vast majority chose to extract all the cash the day it is deposited in their account and forego the additional benefit. They may do so because they do not want to be identified as beneficiaries when making purchases (stigma), because they do not have access to retailers equipped with debit card readers (cost/hassle), because they are unaware of the benefit's existence (information), or because they fear that the government might use their

shopping behavior to reduce future benefits (misperception). We will design a multi treatment mechanism field experiment which will help us distinguish between these alternative explanations and unearth the extent to which the more rational and behavioral factors explain the underperformance of the program. The experiment will guide the reform of the program and future information campaigns to increase take-up and maximize resources for the poor. For example, if we identify stigma as the main source of non-take-up, we will recommend a campaign to show how "normal" it is to use the government-provided debit card. If on the contrary we find that lack of information on the program is the main barrier, we will design a well-targeted information campaign about the program and its benefits.

3.1.2. Consultations to date

List the consultations that you have had with potential research users (e.g. policy makers or stakeholders) and that have helped define your research question, and/or informed you of the specific policy context described above.

For each institution consulted, please:
– List key (individual) representatives who participated in the consultation
– Describe the main outcome(s) of the consultation (feedback, inputs, etc.)

Name of institution/organization #1	National Administration of Social Security - Administración Nacional de la Seguridad Social. (ANSES)
List the key representative involved in consultations (names and titles/positions)	
– Federico Braun, Sub-director of Administration	
Describe main outcomes of consultation – feedback or inputs received	
Federico Braun is the main ally and stakeholder in the project. He is in charge of ANSES administration and has been responsible for implementing the VAT rebate program so far. He is eager to increase take up, and he wants to base a massive information campaign about the program to be launched in 2019 on the evidence gathered by our project.	

Name of institution/organization #2	National Government Cabinet Office – Social Cabinet
List the key representative involved in consultations (names and titles/positions)	
– Mercedes Sidders, Social Affairs Specialist	
Describe main outcomes of consultation – feedback or inputs received	
Mercedes Sidders is an official working in the coordination of the Social Cabinet at the National Government Cabinet's Office (akin to a Prime Minister's office). She is in charge of follow up of all cash transfer programs. She has manifested her interest in seeing an increase in take up of this underutilized program.	

Name of institution/organization #3	Federal Revenue Service of Argentina – Administración Federal de Ingresos Públicos (AFIP)

	– Director's Office

List the key representative involved in consultations (names and titles/positions)
– Elisa Richards, Senior Advisor to AFIP's Administrator Leandro Cuccioli

Describe main outcomes of consultation – feedback or inputs received
AFIP, the national tax agency, designed the original VAT rebate intervention. They are especially interested in the incentives for formalization for firms and stores serving the poorest sectors of Argentina's population.

Name of institution/organization #4	National Ministry of the Treasury – Under-Secretariat for Tax Policy

List the key representative involved in consultations (names and titles/positions)
– Juan Mariscal, Under-Secretary for Tax Policy, Ministry of the Treasury

Describe main outcomes of consultation – feedback or inputs received
Mr. Mariscal's office co-designed with AFIP the original intervention. He is also interested in increasing the take-up rate of this program.

Name of institution/organization #5	Interamerican Development Bank – Social Protection office in Argentina

List the key representative involved in consultations (names and titles/positions)
– Mario Sánchez, Social Protection Official in Argentina

Describe main outcomes of consultation – feedback or inputs received
As a specialist in social protection policies, Mr. Sanchez expressed his interest in understanding the reasons behind low take up of the VAT rebate.

Name of institution/organization #6	World Bank - Education, Health, Social Protection and Labor, and Poverty Office - Latin America and Caribbean

List the key representative involved in consultations (names and titles/positions)
– Rafael Rofman, Program Leader for Education, Health, Social Protection and Labor, and Poverty, Latin America and Caribbean

Describe main outcomes of consultation – feedback or inputs received
As a specialist in social protection policies, Dr. Rofman is interested in an evidence-based intervention to increase take up of the VAT rebate.

Name of institution/organization #7	University of Buenos Aires Interdisciplinary Institute for Economic and Political Studies - Instituto Interdisciplinario de Economía Política (IIEP)

List the key representative involved in consultations (names and titles/positions)
– Oscar Cetrángolo, Senior Researcher

Describe main outcomes of consultation – feedback or inputs received
As a expert in fiscal policy and in social protection programs, Mr. Cetrangolo is interested in the alternative use of the funds devoted to this program.

Name of institution/organization #8	Center for the Implementation of Public Policy for Equity and Growth – Centro de Implementación de Políticas Públicas para la Equidad y el Crecimiento (CIPPEC)
List the key representative involved in consultations (names and titles/positions)	
– Gala Díaz Langou, Social Protection Program Director	
Describe main outcomes of consultation – feedback or inputs received	
As a specialist in social protection policies, Mrs. Díaz Langou expressed her interest in understanding how this program can increase the resources devoted to early childhood.	

3.2. Engagement strategy

3.2.1. Identify target audiences

Identify potential users of your research findings – institutions/organizations that may use your findings to inform, advise or influence policy or other relevant decision-making processes. Please explain why you believe these institutions/organizations are the most important potential users of your research, to inform relevant development/policy decisions.

Name of institution/organization #1	National Administration of Social Security - Administración Nacional de la Seguridad Social. (ANSES)
Explain relevance of this user to inform key decisions	
The National Administration of Social Security is responsible for the implementation of the AUH program examined in the study. As such, they will be the main agency interested in the provision of robust evidence on how to improve take-up of their program.	

Name of institution/organization #2	National Government Cabinet Office – Social Affairs Office
Explain relevance of this user to inform key decisions	
The Cabinet Office in Argentina lies at the top of the Executive Hierarchy, overseeing strategic policymaking. In particular, we will be working closely with the Office supervising the interaction of a myriad of social protection measures. AUH is arguably the most important program within this set of interventions.	

Name of institution/organization #3	Federal revenue service of Argentina –

	Administración Federal de Ingresos Públicos (AFIP) – Director's Office
Explain relevance of this user to inform key decisions	
AFIP is the federal revenue service of Argentina, responsible for the collection of federal taxes, among which the value added tax (VAT) examined in the study is included. Since any modification to the program aiming to increase VAT rebates will have an impact on tax expenditure, they will be interested on the results of the experiment and its policy implications.	

Name of institution/organization #4	National Ministry of the Treasury – Under-secretariat for Public Revenues
Explain relevance of this user to inform key decisions	
The Ministry of the Treasury in Argentina is in charge of the national government's budget as well as the general guidance of economic activity and finance. In particular, the Under-secretariat for Public Revenues is responsible for tax expenditure allowances. Since any modification to the program aiming to increase VAT rebates will have an impact on tax expenditure, they will be interested on the results of the experiment and its policy implications.	

Name of institution/organization #5	Interamerican Development Bank – Social Protection office in Argentina
Explain relevance of this user to inform key decisions	
Research officials in multilateral institutions with strong emphasis on social protection systems will be interested in accessing new evidence and joining the discussion on what works and what doesn't in terms of improving the take-up of social benefits, particularly in developing countries.	

Name of institution/organization #6	World Bank - Education, Health, Social Protection and Labor, and Poverty Office - Latin America and Caribbean
Explain relevance of this user to inform key decisions	
Research officials in multilateral institutions with strong emphasis on social protection systems will be interested in accessing new evidence and joining the discussion on what works and what doesn't in terms of improving the take-up of social benefits, particularly in developing countries.	

Name of institution/organization #7	University of Buenos Aires Interdisciplinary Institute for Economic and Political Studies - Instituto Interdisciplinario de Economía Política (IIEP)
Explain relevance of this user to inform key decisions	
IIEP being a local think tank deeply engaged in the discussion of social protection, taxation, and fiscal issues in Argentina will certainly be interested in accessing new evidence and joining the discussion on what works and what doesn't in terms of improving the take-up of VAT rebates among AUH beneficiaries.	

Name of institution/organization #8	Center for the Implementation of Public Policy for Equity and Growth – Centro de Implementación de Políticas Públicas para la Equidad y el

	Crecimiento (CIPPEC)
Explain relevance of this user to inform key decisions	
CIPPEC being a local think tank focusing on social inclusion and the strengthening of democracy in Argentina will certainly be interested in accessing new evidence and joining the discussion on what works and what doesn't in terms of improving the take-up of VAT rebates among AUH beneficiaries and thus improving their welfare.	

3.2.2. Define outreach and engagement strategy

How, <u>from proposal design to the dissemination of your research results</u>, will you consult and communicate with these users to both gather their inputs and keep them informed of your project, in order to increase chances of research uptake?

To begin with, it is important to state that we will be consulting thoroughly with ANSES, the implementing agency of the AUH and of the VAT rebate programs. The execution of the experiment will actually be in charge of a special-purpose ANSES team, in close collaboration with our team. They will also be the main users of our results.

As a kick-off of our project, we will be organizing a stakeholders' meeting including ANSES, the National Government Cabinet Office, the Federal revenue service of Argentina (AFIP), as well as multilateral organizations and local think-tanks, in order to secure engagement and promote discussion from the start. During this meeting we will be providing details on the context, the execution of the experiment, and the expected results.

During the implementation of the experiment we will be keeping ANSES' Sub-Director Federico Braun posted of our progress through frequent meetings, since we will also be working closely with his appointed team.

We intend to keep a fluid communication with the National Government Cabinet Office social protection specialist Mercedes Sidders and the Undersecretary of Public Revenues Juan Mariscal. Team leader Guillermo Cruces will keep them posted of the progress through frequent contacts due to his role as an Advisor in the Ministry of the Treasury. Multilateral organizations and think tanks will also be kept up to date by email.

Once preliminary results are available, we plan on organizing a meeting to share these with ANSES, AFIP, the Ministry of the Treasury and the National Government Cabinet Office in order to give them a heads-up about policy implications and open up discussion about possible changes in the program.

Once final results and working paper are ready we plan on holding an academic seminar inviting multilateral organizations, universities, and think tanks with the aim of fostering scientific discussion and increasing uptake in academic circles.

Finally, we intend on holding workshop meetings with ANSES and AFIP in order to guide the policy-making effort that will follow should our results suggest changes in current program implementation.

3.2.3. Outline your preliminary dissemination strategy

Outline your <u>preliminary</u> dissemination strategy (channels, tools, events, audiences, etc.).

Note that PEP expects grantees to disseminate information about their research work and (expected) outcomes throughout the project cycle, and not only after publication.

In order to maximize the take up of our research we plan on:
1. Holding a kick-off stakeholder's meeting including all mentioned actors to ensure experiment diffusion.
2. Keeping stakeholders posted during the duration of the experiment via email and personal contacts, in order to keep them engaged.
3. Holding a closed-doors meeting aimed to review the first results among the implicated agencies in order to help them understand the implications of the experiment's results and provide guidance for program modifications.
4. Holding an open-doors meeting for the academic community including universities, think-tanks, and multilateral organizations in order to foster scientific discussion and promote diffusion of results in this community. The academic seminar would be preceeded by a series of presentations by government institutions and policymakers in order to ensured varied attendance and maximum dissemination.
5. Discussing our work in seminars hosted by universities, think-tanks, and multilateral organizations at home and abroad whenever possible.
6. Attracting the attention of the press through the creation of press-friendly policy briefs, social media content that can be regularly posted on the CEDLAS and PEP websites, as well as on stakeholders' websites when possible.

SECTION E – OTHER CONSIDERATIONS

1. Ethic approval

Discuss ethical issues involved with the experiment.

Does your institution require ethical approval   **Yes**   _____No

If not, then PEP will submit your project to a "Research Ethics Review Committee (www.pep-net.org/research-ethics-review-committee)

> We have discussed ethical issues with CEDLAS director Leonardo Gasparini and we have not identified any problems. We had similar discussions and reached similar conclusions with Mr. Federico Braun from ANSES. Should the proposal be approved, it will go through CEDLAS' formal research ethics review committee. We are willing to submit this proposal to other committees if it is deemed necessary.

2. Ethical, social, gender or environmental issues or risks in relation to your experiment (300 words max.)

> The intervention aims to make available more resources for beneficiaries, no benefit will be withheld from anyone, and the research team will only have access to anonymized and non-identifiable individual level data.

3. References and plagiarism:

Applicants should be very careful to avoid any appearance of plagiarism. Any text of five or more consecutive words that is borrowed from another source should be carefully contained between quotation marks with a reference to the source (including page number) immediately following the quotation. It is essential that we be able to distinguish what you have written yourself from what you have borrowed from elsewhere.

Note also that copying large extracts (such as several paragraphs) from other texts is not a good practice, and is usually unacceptable. For a fuller description of plagiarism, please refer, for example, to the following website:

- http://writing.yalecollege.yale.edu/advice-students/using-sources/understanding-and-avoiding-plagiarism

PEP will be using a software program to detect cases of plagiarism.

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