BEHAVIORAL INSIGHTS
to Better Design Social Protection
Cash Transfers in Emergencies

Guidance for reducing barriers recipients may face along the journey to making optimal use of social protection cash transfers

1. UNDERSTAND THE TRANSFER

- I have not been impacted by the pandemic. Is this a gift?
- What is this support meant for?
- What should I spend on?
- Will I get more support in the future?

2. ENROLL OR QUALIFY

- Do I have to open new accounts or provide documentation?

3. PLAN HOW TO SPEND THE CASH

- Provide clear rules of thumb for how to spend the money
- Prompt recipients to make a spending plan
- Clearly communicate timing of future payments

4. CONSIDER MESSAGING AND PROGRAM GUIDANCE

- What actions should I take to support my family?
- When and how can I obtain the money?

5. RECEIVE THE CASH

- Utilize existing technologies, such as mobile payments, for easy cash delivery
- Keep behavioral change messaging simple and concise.

6. SPEND CASH TO MANAGE FINANCIAL VOLATILITY

- Are others spending the same way as me in the crisis?
- Should I stick to my spending plan?
- Make desired spending norms visible through communications
- Provide tools for immediate cash allocation and remind recipients of their plans

Key:
- Recipient Step
- Illustrations of potential barriers
- Guidance for designers

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