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



I have not been impacted by the pandemic. Is this a gift?

What is this support meant for?



Provide guidance for how recipients should use the transfer to clarify intentions.



Do I have to open new accounts or provide documentation?



Make enrolment automatic or simplify the process to minimize hassles.

PLAN HOW TO SPEND THE CASH

Will I aet more support in the future?

What should I spend on?



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

CONSIDER MESSAGING AND PROGRAM GUIDANC

What actions should I take to support my family?



Keep behavioral change messaging simple and concise.

RECEIVE THE CASH

When and how can I obtain the money?



Utilize existing technologies, such as mobile payments, for easy cash delivery

SPEND CASH TO MANAGE FINANCIAL VOLALITY

> 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



