A Behavioral Approach to Cash Transfers to Improve Early Childhood Development Outcomes

Insights from behavioral science to implement impactful cash transfers that optimize use of the cash to improve early childhood development outcomes.

**UNDERSTAND THE TRANSFER**
- What is the money for?
- • Label the transfer to signal the purpose

**ENGAGE WITH ACCOMPANYING MEASURES OR GUIDANCE**
- What are the benefits?
- What do I have to do to participate?
- • Assess the need for trainings
- • Reduce hassles to engage in accompanying trainings
- • Make the benefits salient

**CONSIDER AND PREPARE FOR ACTIONS TO IMPROVE CHILD DEVELOPMENT**
- What am I capable of doing to help my family?
- How can I spend the cash based on what I learned?

**RECEIVE AND APPORTION THE CASH**
- What do I need immediately?
- What cash is for investment in my child?
- • Provide tools to separate the cash
- • Consider the timing, amount, and location or method of disbursement

**APPLY WHAT WAS LEARNED THROUGH THE PROGRAM**
- What can I do with my cash or purchases?
- How do I know if these actions are helping my child develop?
- • Provide reminders of positive ways to engage with children
- • Create a way for recipients to hold themselves accountable
- • Provide rules of thumb for following child’s development

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