A BEHAVIORAL APPROACH to Cash Transfers for Productive Investments

Insights from behavioral science to design impactful cash transfer programs that help recipients optimize use of their cash toward productive investments and sustainable livelihoods.

**Presented by:**

**World Bank Group**

**Ideas42**

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**Understand the Transfer**

- **Recipient Step:**
  - Include clear messaging on the transfer purpose
  - Show other beneficiaries saving and investing towards realistic goals

**Engage with Accompanying Trainings**

- **Recipient Step:**
  - Consider the timing, amount, and location or method of disbursement
  - Provide timely and visible reminders of goals and plans
  - Provide tools to separate the cash upon receipt

**Plan How to Spend the Cash**

- **Recipient Step:**
  - Create a moment to set goals
  - Provide planning tools that help recipients plan based on the total transfer amount

**Receive and Allocate the Cash**

- **Recipient Step:**
  - Consider the timing, amount, and location or method of disbursement
  - Provide timely and visible reminders of goals and plans
  - Provide tools to separate the cash upon receipt

**Track and Adjust Plan to Reach Goal**

- **Recipient Step:**
  - Provide tracking tools and ways for recipients to hold themselves accountable
  - Create a moment of celebration when the plan is complete

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**Recipient Step Key:**

- Guidance for designers
- Illustrations of potential barriers

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**Recipient Step:**

- **Initial Investment**
- **Investment**