

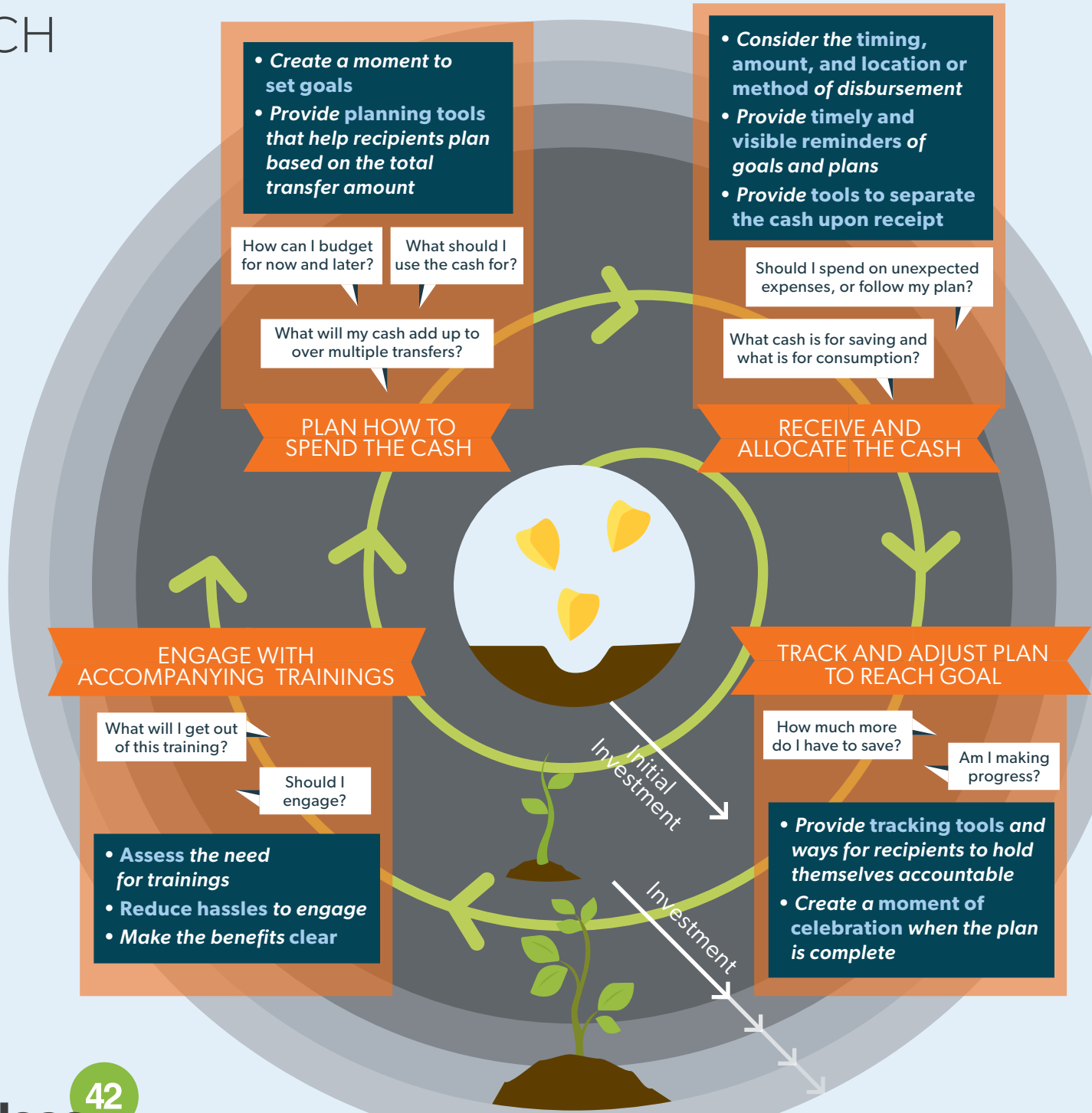
# A BEHAVIORAL APPROACH to Cash Transfers for Productive Investments

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

**UNDERSTAND THE TRANSFER**

How will others in my community use it? What is it for?

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



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