

Applying Behavioral Science

to Humanitarian Cash & Voucher
Assistance for Better Outcomes
for Women

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About CARE International



CARE International fights poverty for all by focusing on girls and women with programs that bring lasting change to whole communities and works in over 90 countries worldwide. The organization has committed to the increased use of cash and voucher assistance (CVA) and market-based approaches as effective and efficient ways to sustainably remove obstacles to the development of human potential.

As part of CARE's strategic intent, women are at the center of the design, implementation and evaluation of all of its projects with CVA. To ensure that we are true to our ambition, we are identifying which design elements magnify the power of CVA for women. An important step in this is to understand how to design CVA that enables women to best make decisions and act to achieve long-term well-being for them and their families.

Based on that interest, CARE and ideas42 set out to examine how behavioral science could be applied to CVA programs in three of CARE's countries of presence—Iraq, Jordan, and Turkey—to help create a more effective people-centered approach to CVA and support better gender-sensitive programming.

Visit careinternational.org to learn more about our work.

About ideas42



We are a non-profit looking for deep insights into human behavior—why people do what they do—and using that knowledge in ways that help improve lives, build better systems, and drive social change. Working globally, we reinvent the practices of institutions, and create better products and policies that can be scaled for maximum impact.

We also teach others, ultimately striving to generate lasting social impact and create a future where the universal application of behavioral science powers a world with optimal health, equitable wealth, and environments and systems that are sustainable and just for all.

For more than a decade, we have been at the forefront of applying behavioral science in the real world. And as we've developed our expertise, we've helped to define an entire field. Our efforts have so far extended to 40 countries as we've partnered with governments, foundations, NGOs, private enterprises, and a wide array of public institutions—in short, anyone who wants to make a positive difference in people's lives.

Visit ideas42.org and follow [@ideas42](https://twitter.com/ideas42) on Twitter to learn more about our work. Contact us at info@ideas42.org with questions.

Executive Summary

Cash and voucher assistance (CVA) is widely recognized as an effective and powerful tool in humanitarian settings. Recent innovation in humanitarian CVA has sought to increase efficiency by harmonizing procedures and improving delivery through new technology; these innovations have cut costs while maintaining and enhancing the collective agency of recipients. But beyond this technology, there are more tools within our reach that can increase the impact of CVA. In particular, the field of behavioral science—the science of how people make decisions and take actions in the real world—offers a fresh and needed source of innovation to increase the impact of CVA for recipients.

Behavioral science can offer much-needed innovation because the traditional approach to program design (across a multitude of social sectors) often makes a number of assumptions about human behavior—such as that in a given situation, we weigh all available information, assess the costs and benefits of each option, make a choice that’s in our own best interests, and then act on it. Research in behavioral science shows us that this often isn’t the case—sometimes we make decisions that are not in our best interest; we act in ways that are counter to our intentions; or we don’t act at all even when we have the intention to do so. If we’re going to design more effective programs, we need to more accurately understand people and how they make decisions and take actions beyond the traditional approach—we need behavioral science.

In line with this effort, ideas42 and CARE International conducted research in three of CARE’s countries of presence—Iraq, Jordan, and Turkey—to develop a thorough understanding of the contexts in which women recipients in these settings receive, make decisions on, and use CVA to support themselves and their households. In the pages that follow, we aim to share behavioral insights that shed new light on the many challenges facing women when using CVA in humanitarian settings in the Middle East and North Africa (MENA) region. In summary, some of the key design principles that can increase the impact of CVA for women include minimizing the mental burdens placed on women throughout the transfer process, priming women to affirm positive identities at key times, making the full range of what CVA can be used for visible, and framing CVA in ways that encourages planning and careful consideration of spending priorities.

Though the guidance is best used during project assessment and design, it can be adapted to different phases in the project cycle. Users are encouraged to ensure that a wider range of specialists participate in discussions seeking to incorporate the guidance—including CVA Monitoring, Evaluation, Accountability and Learning (MEAL) teams, and sector specialists or technical leads. It can also be used as a point of reflection for evaluation or after-action reviews. In addition, the involvement of program support staff and senior management will be valuable to ensure that the points are actionable and properly resourced. Overall, we hope that this guidance at the least starts a wider conversation on applied behavioral science in the humanitarian space and encourages humanitarian organizations to work to implement behaviorally-informed programs with CVA.



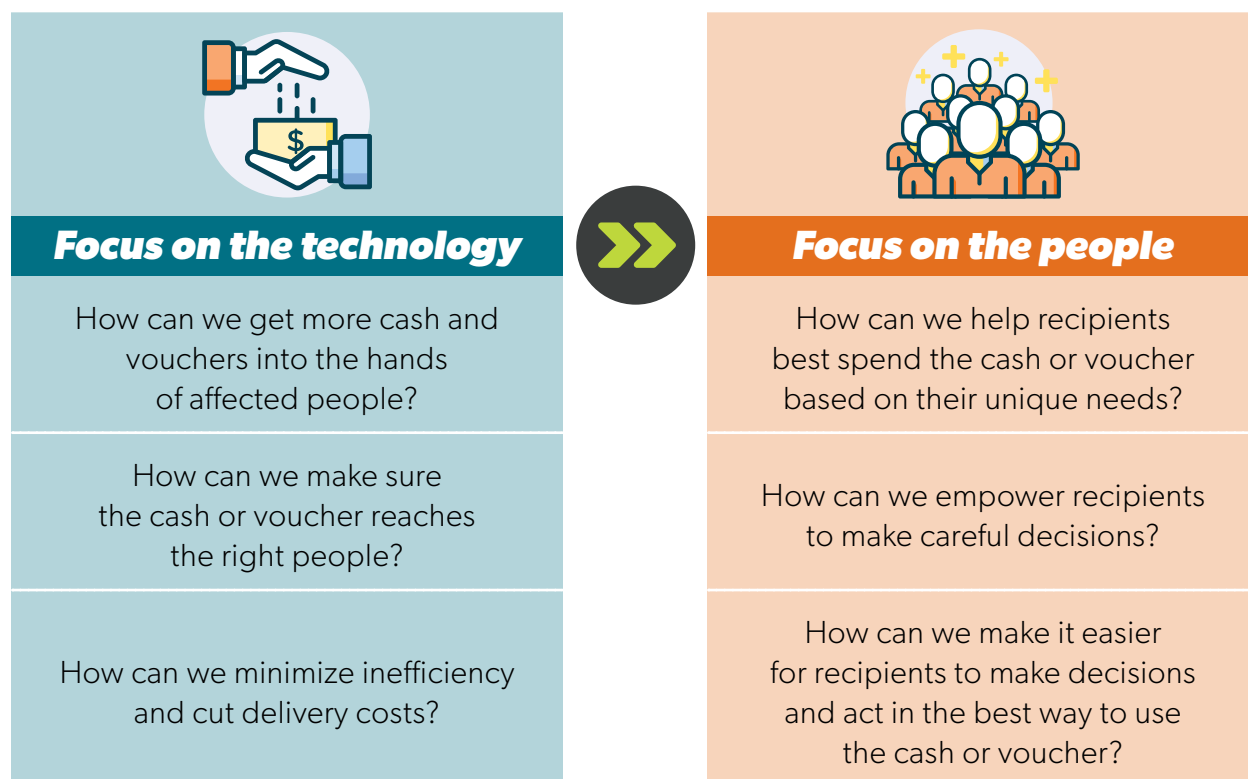
An important note on CVA program guidance

This guidance is meant to be a supplement and complement to good practice related to [gender in emergencies](#), CARE's [core sector](#) guidance, and promising practice for [CVA](#). Specifically, it is expected that users of this guidance would have done due diligence through:

- ▶ Context specific [rapid gender analysis](#);
- ▶ Understanding what a [gender-sensitive approach to CVA](#) means in the different populations targeted by the program (also in [Spanish](#), [French](#), [Arabic](#) and [Portuguese](#));
- ▶ Gendered [rapid market assessments](#);
- ▶ Following steps in the [CaLP Program Quality Toolkit](#), the [Minimum Economic Recovery Standards](#), and [CARE's CVA Guidelines](#);
- ▶ Well-founded application of the [CARE Gender Marker tool](#);
- ▶ Mitigating for gender-based violence risks by using the [CVA & GBV Compendium](#) (also in [Spanish](#), [French](#), and [Arabic](#)).

Introduction

Cash and voucher assistance (CVA)¹ contributes to dignity and provides flexibility to address the needs of crisis affected populations, empowering recipients to decide for themselves how best to spend the transfer to provide for their households. This makes CVA widely recognized as an effective and powerful tool in humanitarian settings.² CVA can contribute to dignity and provides flexibility to address the needs of crisis affected populations by empowering recipients to decide themselves how best to spend the transfer to provide for their households. In addition, CVA can be a powerful alternative to in-kind assistance where markets are functioning and can meet demand. As CVA continues to expand, humanitarian actors are focusing efforts on innovating to achieve greater value for money. Recent innovation has primarily sought to increase efficiency by harmonizing procedures and improving delivery through new technology. These innovations have cut costs while maintaining and enhancing the collective agency of recipients. But beyond this technology, there are more tools within our reach that can increase the impact of CVA. In particular, the field of **behavioral science**—the science of how people make decisions and take actions in the real world—offers a fresh and needed source of innovation by focusing on the decisions and actions of the people who receive CVA.



¹ CVA refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). More information can be found in [CALP's Glossary of Terminology for Cash and Voucher Assistance](#).

² Bailey, S., & Harvey, P. (2015). *State of evidence on humanitarian cash transfers*. Overseas Development Institute Background Note.

Behavioral science is, at its core, a people-centered approach. The field of behavioral science has combined insights from economics, psychology, and other disciplines to build a more accurate picture of the ways in which people make decisions, take actions, and are influenced (consciously or unconsciously) by the context they live and operate within. A key insight from behavioral science is that human behavior often confounds the intuitions and expectations of program designers. In particular, the traditional approach to program design (across a multitude of social sectors) often makes a number of assumptions about human behavior—such as that in a given situation, we weigh all available information, assess the costs and benefits of each option, make a choice that’s in our own best interests, and then act on it. But behavioral science shows us that this often isn’t the case—many of our behaviors cannot be explained by this approach. Sometimes we make decisions that are not in our best interest. Occasionally, we act in ways that are counter to our intentions. At other times, we may not act at all— even when we have the intention to do so.

For recipients to effectively use CVA, they must undertake multiple decisions and actions—such as completing registration processes, evaluating their spending options and priorities, obtaining the CVA, and then spending it in line with their priorities. But along the journey, features of the environment can make it difficult for recipients to make optimal decisions and take optimal actions. For example, complicated registration or distribution procedures can be mentally taxing for recipients, leaving them with less mental energy to thoroughly consider their spending priorities. And even if recipients have evaluated their priorities, a lack of tools or resources to help bridge intention and action can make it difficult to follow through with their plans. Therefore, if we’re going to design more effective programs, we need to more accurately understand people and how they make decisions and take actions beyond the traditional approach—we need behavioral science.

A behaviorally-informed approach to humanitarian CVA

A growing body of evidence suggests that behavioral interventions can help global projects with CVA by supporting the complex decision-making that recipients must undertake in order to make the most effective use of cash transfers or vouchers. Behavioral interventions can range from larger policy overhauls to smaller programmatic tweaks that can be implemented more quickly and improve outcomes at very little additional cost.³ The application of behavioral insights to CVA in humanitarian settings has great promise—but first, organizations need to better understand what is preventing recipients from using CVA most effectively. Without the “right” insights, humanitarian organizations are at risk of developing the wrong solutions.

We identify these insights through a combined assessment of universal human tendencies and the context in which people make decisions and take action. Decades of scientific research shows us common tendencies in how humans process information, make decisions, and take action. But one of the most significant things we learn from behavioral science is that context really matters.

³ Ideas42. (2019). *Cash and Change: Using Behavioral Insights to Improve Financial Health in Three Cash Transfer Programs*.

An appreciation of universal human tendencies only goes so far in predicting how people will act in a given situation, as behavioral research demonstrates; the missing link is in the context in which people actually make decisions and take resulting actions. The routine of daily life, the timing and location of the disbursement, the people and places encountered in the days following; these and many other such **contextual features** exercise outsized influence over how individuals spend their cash or vouchers.

Therefore, we not only have to better understand how people generally make decisions and take actions; we also have to identify what features of the environment—or context—are impacting an individual's decisions and actions in the settings that they live and operate within. Taken together, this can give humanitarian organizations the power to design context-appropriate interventions that take human tendencies into account, creating behaviorally-informed programs with CVA that better serve the recipients they intend to reach.

Change the context, not the person

So far, we have described how the interplay between universal human psychology and context can have a powerful effect on behavior. When we better understand how people think and act, and how they interact with their environment, we can create contexts that help them to make optimal decisions and take the resulting actions. Humanitarian organizations create the contexts in which CVA is provided—from how it is allocated, to where and when it is provided, and what services accompany it—and changing these contexts to account for how recipients think and act can go a long way in improving outcomes.

Therefore, advocating for a behavioral approach to CVA is not equivalent to suggesting that people should simply behave differently. It is not an exercise in convincing recipients to spend “better” or “more wisely”. Instead, we begin with the premise that people often know their own needs and the needs of their households best, but are not provided the right context—whether it's the physical environment, time, resources, support, or other—to think through needs, make decisions on priority needs, and spend CVA in line with these priorities. As such, the burden of change rests primarily with the individuals and organizations who have the power to design programs with CVA and their systems in ways that are more conscious of and conducive to optimal decision-making and action-taking. In short, we need to work to alter the context in which recipients are making decisions and taking actions, rather than the aspects of the recipient themselves.

Achieving better outcomes for women in humanitarian settings⁴

Humanitarian crises represent some of the world's most complex problems, and there are no easy answers for how to best support the millions of people affected by such crises throughout the world. Affected people experience structural challenges generated by these crises—including conflict,

⁴ See addendum I on sectoral outcomes.

displacement, and legal and regulatory challenges—that restrict their ability to provide for themselves and their households. Women and female-headed households are often particularly disadvantaged given that environments are often more restrictive for women and the financial assets and coping mechanisms women can access are more limited, and the precariousness of their situations and vulnerabilities are greater as a result. In recognition of this, our work aims to create behaviorally-informed CVA that improves outcomes for women in humanitarian settings. While good behavioral design cannot fully offset the negative effects of structural challenges for these women, they can help women derive maximum benefit from CVA in the face of such challenges.

As such, the application of behavioral science can not only help create a more effective people-centered approach to CVA, but it can also support better gender-sensitive programming. There is a growing body of evidence on the effect of CVA in humanitarian settings on women’s well-being and empowerment.⁵ However, there is limited research on how and why women make financial decisions and use CVA. A greater understanding of how women recipients make decisions and take actions—using contextual evidence from the field and scientific literature on human behavior—can lay the foundation for more effective gender-sensitive CVA, and ultimately achieve better outcomes for women recipients of CVA.

In line with this effort, ideas42 and CARE International conducted research in three of CARE’s countries of presence—Iraq, Jordan, and Turkey—to develop a thorough understanding of the contexts in which women recipients in these settings receive, make decisions on, and use CVA to support themselves and their households. The individuals interviewed for this work participated in a multitude of CVA programs in CARE MENA, including one-off multi-purpose cash assistance (MPCA), cash for shelter programs, and programs utilizing case management with CVA components. The individuals were comprised of single women and female-headed households, all of whom were experiencing displacement due to ongoing or longstanding humanitarian crises. Aside from these commonalities, the demographics of the women varied greatly.

Defining the scope

Given the diversity in the contexts of the humanitarian settings in which CVA recipients live, we worked to identify the relevant human psychologies at play in each setting researched, and the features of the context that stood in the way of recipients using CVA most effectively. To do so, we first had to define what we mean by “using CVA most effectively” in humanitarian settings, irrespective of gender. As the level of vulnerability of affected populations in these settings varied and the humanitarian settings themselves ranged from sudden onsets to protracted crises, we defined the following two objectives to encompass both:

⁵ CARE International. (2019). *What does gender-sensitive cash and voucher assistance look like?*; CARE International. (2019). *Cash and voucher assistance that works for women: 6 lessons from the field*. Also, the Cash Learning Partnership’s Gender and Inclusion houses the most comprehensive collection on the topic.



Objective 1: If we can optimize CVA to help recipients consistently and effectively spend transfers in line with their priorities, we can help them meet their immediate needs most effectively, as well as establish a critical moment for thinking about their next steps beyond meeting basic needs.

We recognized that some individuals, particularly when in sudden onset emergencies or acute crises, are focused on meeting their most basic needs and had little to no financial capacity to achieve other outcomes when receiving CVA. These recipients know the needs of themselves and their households best, but were often not provided the contextual environment to think through their priority needs and spend the transfers in line with these priorities.



Objective 2: If we can optimize CVA to help some recipients take these additional steps beyond basic needs, we can aid them in more effectively stabilizing their mid-term financial volatility and provide a moment for thinking about how to consistently sustain themselves in the future.

In protracted crises, some individuals also experience the above context, while others are able to meet a sub-set of their most basic needs relatively consistently. A level of support—through informal employment, established social networks, or safety net programs—allows them to have a foundation to think beyond their most basic needs. In this setting, we maintain that people know best how to prioritize their own needs but given the precariousness of their situation and persistent needs, they may struggle to think through their future needs and goals. As a result, they may not most effectively follow through on using CVA and completing other actions in ways that increase their financial stability in the long run.



What do we mean when we say “humanitarian crisis”?

A humanitarian crisis is an event or combination of events that presents critical threats to the health, safety, security or wellbeing of a community or other large group of people, usually over a wide area. Humanitarian crises take on different forms—from sudden onset and acute such as in the wake of a natural disaster to slow onset from the effects of drought. They can be a complex combination—drought, conflict and displacement of populations. Many humanitarian crises are in fact complex and protracted in nature—such as in Somalia or the crisis in Syria’s impact on neighboring countries. The scope of this work primarily focuses on the potential of working in the latter humanitarian contexts, as agencies provide support over longer periods of time and work as the crisis evolves. Still, in doing so, we recognize the diversity of needs among affected populations and seek to assist them to spend in line with their priority needs, and as able, take additional steps beyond basic needs to sustain themselves for the future.

How to use this guide

Given these two objectives, we then set out to identify how we can optimize humanitarian CVA with a particular emphasis on women's experience in the process. In the following pages, we present five design principles for CVA in MENA programs based on our research on women's decision-making and action-taking using CVA in these settings. These principles are meant to present key considerations—we encourage that they be considered according to the two objectives outlined above, with an understanding that the principles apply to both but the exact solutions differ depending on the objective.

To arrive at these principles, we explain the behavioral science and research behind them; that is, how universal human tendencies interact with the specific context to create behavioral barriers for recipients of CVA in CARE MENA programs. Behavioral barriers are challenges that arise in particular steps of the program that limit recipients from using CVA most optimally. This section serves as a framework for humanitarian organizations to understand how women make decisions and take actions in programs with CVA in MENA, with emphasis on the specific human tendencies and context at play. There is also an implied assumption that an agency would have completed a gender analysis in the context, and thus, understand the constraints and opportunities across different domains.⁶

Following this, we elaborate on the design principles by providing additional questions to consider and examples in program design that expand upon this principle. We believe these are the programmatic tweaks that could mitigate the identified behavioral barriers, create behaviorally-informed CVA, and overall add value to humanitarian CVA in MENA and better support the women and men it seeks to assist.⁷

⁶ See more on this from CARE's perspective and practice at <https://www.careemergencytoolkit.org/gender/>

⁷ This research is based specifically on field research in Iraq, Jordan and Turkey. For ease, the document will refer to CARE MENA.



Reminder: An important note on CVA program guidance

This guidance is meant to be a supplement and complement to good practice related to [gender in emergencies](#), CARE’s [core sector](#) guidance, and promising practice for [CVA](#). Specifically, it is expected that users of this guidance would have done due diligence through:

- ▶ Context specific [rapid gender analysis](#);
- ▶ Understanding what a [gender-sensitive approach to CVA](#) means in the different populations targeted by the program (also in [Spanish](#), [French](#), [Arabic](#) and [Portuguese](#));
- ▶ Gendered [rapid market assessments](#);
- ▶ Following steps in the [CaLP Program Quality Toolkit](#), the [Minimum Economic Recovery Standards](#), and [CARE’s CVA Guidelines](#);
- ▶ Well-founded application of the [CARE Gender Marker tool](#);
- ▶ Mitigating for gender-based violence risks by using the [CVA & GBV Compendium](#) (also in [Spanish](#), [French](#), and [Arabic](#)).

Who can use this guidance?

In the pages that follow, we aim to share behavioral insights that shed new light on the many challenges facing women when using CVA in humanitarian settings in MENA. We do so by drafting the below guidance with a structure that reflects the journeys of the recipients in the CVA process, rather than the journey of the humanitarian organization moving through the program cycle. In doing so, the intention is to engage a wide range of humanitarian staff across an organization on how, in their unique capacity, they might consider applying the below behavioral insights in a program with CVA in different phases of the program cycle.

Though the guidance is best used during project assessment and design, it can be adapted to different phases in the project cycle. Users are encouraged to ensure that a wider range of specialists participate in discussions seeking to incorporate the guidance—including CVA Monitoring, Evaluation, Accountability and Learning (MEAL) teams, and sector specialists or technical leads. It can be used as a point of reflection for evaluation or after-action reviews. The involvement of program support staff and senior management will be valuable to ensure that the points are actionable and properly resourced. Overall, we hope that this guidance at the least starts a wider conversation on applied behavioral science in the humanitarian space and encourages humanitarian organizations to work to implement behaviorally-informed programs with CVA.



Design Principle #1

Minimize the additional mental burdens imposed on recipients throughout the CVA process.

Behavioral science tells us that human beings have a finite amount of **cognitive bandwidth**. Cognitive bandwidth is what allows us to reason, focus, learn new ideas, and resist immediate impulses; we use it to pay attention, make good decisions, take actions, and stick with our plans, among other things. The human brain has a maximum amount of cognitive bandwidth in any given moment; and it can quickly be used up if an individual is required to process a large amount of information, make multiple decisions at once, or complete difficult tasks requiring critical thinking.

Whenever we have to receive and process information, it takes away some of our cognitive bandwidth. Whenever we are making a decision, our cognitive bandwidth for other tasks is reduced. The more we use this bandwidth—via receiving information, reasoning, deciding, and choosing to act—the less capacity we have to take on additional tasks of the sort. When our bandwidth is stretched to capacity, we don't process information as well, nor do we make as sound decisions or take the best course of action in situations where we otherwise would. This is because we don't have the cognitive bandwidth in the moment needed to process all the relevant information, make the right decision, and choose to act accordingly.

In situations where people experience a scarcity of their most basic needs, such as in many humanitarian settings, cognitive bandwidth is often quickly used up on the continuous tasks of making decisions and taking actions necessary for daily survival. The **mental burdens**—or the decisions, actions, and other tasks that deplete our cognitive bandwidth—placed on women in humanitarian settings are enormous, and increase exponentially particularly in female-headed households. Women have increased responsibilities both within and outside of the household, taking on extra work to support themselves, their families, and even their communities. All of these mental burdens are often greater than those they experienced in their places of origin, or before crisis struck.

“ In Syria, I had not many responsibilities. We were living in the farm, he was responsible for everything, he was providing everything ... but here he has not any responsibility. Here women are dealing with all, paying house rent, everything, here with more responsibilities. We are responsible for shopping for everything ... here we are women doing everything.”

—Participant in Turkey

When well designed and implemented, CVA is a positive way to allow women in humanitarian settings to meet their basic needs. But with an infusion of CVA comes a multitude of decisions and actions for how to best use the cash or voucher—all of which require cognitive bandwidth. While these mental tasks are unavoidable, administrative hurdles and complicated processes to register, receive, and use transfers can unnecessarily contribute to the mental burdens that people in humanitarian settings experience, leaving less mental energy to think and act on using the transfer most effectively. Recognizing that the mental burdens for women in many of these settings are often disproportionately higher, humanitarian organizations can help promote effective decision-making by making the CVA process the least taxing on cognitive bandwidth as possible.

“ There was time to think, if there is time to think one will do the best, if there is no time to think one will be confused.”

—Participant in Turkey

Giving recipients the time—even a few days—to mentally prepare and account for how they will receive and use CVA can go a long way in improving outcomes. Preoccupation with how to meet basic needs, or other topics such as how to register for or use a new transfer technology, travel to a payment site for the first time, or budget in the moment of receiving the transfer can all reduce the cognitive bandwidth available to focus on using the CVA most effectively in the moment. Providing these details up front and over time prior to receiving CVA can help provide more cognitive bandwidth in the moment of receiving CVA, and allow recipients to focus on spending effectively.

Humanitarian organizations can do this by streamlining registration processes with specific attention to reducing mental burdens on recipients, making the timing and location of distribution convenient, and other examples provided below. Traditional approaches to improving CVA often focus on streamlining registration and delivery protocols from a humanitarian staff perspective; this perspective is valuable—the approach creates for more efficient, quick, and far-reaching programs with CVA. Beyond this approach, streamlining procedures with a focus on reducing the mental burdens imposed on recipients can improve how people use CVA, leading to improved outcomes overall.

Some program approaches have also assumed that providing women with more autonomy, decision-making power, and overall authority results in more positive outcomes for women. However, providing CVA to more women does not automatically make for better outcomes; it can lead to women taking on the majority of decisions necessary to keep the household thriving, creating unequal mental burdens that tax women’s cognitive bandwidth more than others in the household. While in many circumstances, women are required to take on these tasks by the nature of humanitarian contexts, program designs should attempt to ensure they are not placing unequal mental burdens on women in the household if more equal sharing is available.



Minimize mental burdens

PRINCIPLE #1

Key considerations for program design:

We want to ensure recipients have the cognitive bandwidth to make decisions and take actions most effectively when using CVA and cash plus services. We can do this by reducing the mental burdens associated with receiving cash transfers and completing the associated service.

- Have we consolidated administrative procedures throughout the process to reduce the time and attention recipients must devote to registering, receiving, and using CVA and cash plus services?
- Have we helped recipients be mentally prepared to receive CVA by providing a moment in the process to think about spending priorities and plan for spending prior to receiving the transfer?

Examples for operationalizing in CVA process

1 Registration & assessment

- ▶ Consolidate registration and assessment questions to reduce the time and mental energy participants must expend to complete.
- ▶ Choose moments of outreach in communities where women are more likely to have bandwidth to effectively participate in the registration and assessment processes. For example, choose times of day where women have fewer tasks to complete (i.e. after sending children to school or after lunch).
- ▶ Engage with women—of varying demographics—early on in the process to gain an understanding of their existing responsibilities, household dynamics, and daily schedules to account for these in the logistics and distribution of CVA.

2 Notification of CVA process

- ▶ Notify recipients multiple days prior to receiving the transfer to allow them enough time to think about their spending priorities and budget accordingly. Subject to security conditions, consider providing notification that includes the amount, planned date, and information on any additional future transfers to allow them to plan.
- ▶ Prompt recipients to think about their spending priorities, full range of needs, and budget. This could be a simple text or voice message encouraging the recipient to assess their needs and plan accordingly, if they are notified remotely. For in-person notifications, humanitarian staff could lead the recipient through a planning activity for thinking about needs spending.
- ▶ Provide recipients with brief information on the procedures for receiving the transfer prior to the day of receiving, particularly if it is a new situation or new technology for the recipient. For example, if recipients are traveling to a payment site to access the transfer, humanitarian organizations can briefly text or voice message the recipient what will occur when they arrive at the site. This can reduce the mental burdens, preoccupations, and uncertainty that recipients face on transfer day.

- ▶ For heads of households, consider providing in-person or phone counseling sessions to discuss their needs and guide them through prioritizing needs and planning for spending the transfer. This can include discussions on how to prioritize and spend the transfer on purchases that may be unfamiliar for women, such as shelter upgrades, and connect them with services to assist them in making these purchases.

3 Receive CVA

- ▶ Remind recipients about their spending priorities and plans on the day of the transfer. This could be through a text message reminder or humanitarian staff at payment sites talking with recipients about the importance of setting priorities.

4 Use CVA

- ▶ For physical transfers, encourage recipients to separate cash transfers into “buckets” according to their priorities to make the **mental accounting** participants have already considered of how much to save for each planned purchase immediately actionable. For example, provide them envelopes at pay stations to separate cash transfers according to their budget.
- ▶ Establish an information booth with relevant information on different ways of using cash transfers that women in the context may not be familiar with, such as shelter upgrades. Ensure that the information is simple, brief, and can be easily turned into action; the more explanation is needed to understand the materials, the less likely recipients are to interact with them. Provide the information separately from transfer, and only to participants that have expressed interest in using the cash transfer for the purposes, so as not to overload them with information.
- ▶ For e-transfers, encourage recipients to withdraw only amounts for immediate purchases or distribute transfers in the amounts and timing preferred by recipients to meet their unique goals [*Note: If possible, negotiate with bank or mobile providers to eliminate withdrawal fees so multiple withdrawals do not negatively affect budget and cash flow. If not possible, use the previous suggestion.*]. Send text or voice messages detailing how to obtain more information to use transfer on purchases that may be unfamiliar to women.



Design Principle #2

Prime women to affirm and "activate" positive aspects off their identity during the CVA process in the moment of decision or action.

Everyone's **identity** is multi-faceted and the aspect or aspects of our identity that are most **salient** at any given time will vary depending on the context. More simply, we all have multiple identities—someone can be a mother, a daughter, a teacher, and a community leader—and each identity carries different goals and values. Our decisions and actions are often made in accordance with the identity that is most prominent (or salient) in the moment we are deciding and acting. For example, a woman interacting with her child may be inclined to be loving and protective as she is thinking as a parent in that moment. The same woman interacting with her father, however, may be more deferential as she is thinking of herself as a child in the moment of interaction.

Women often hold multiple roles, responsibilities, and identities in and outside of the home. Consider the two identities of leader and follower. A woman may be a leader in managing household needs and maintain certain decision-making power within the home, but may be a follower outside of the home in the community and subject to her husband’s management of financial resources. In each of these contexts, the woman is making decisions and actions based on her identity as leader or follower, and she is accustomed to think and act according to the identity that matches the context of home or community.

But humanitarian situations often disrupt these contexts, and women in many of these settings are increasingly taking on leadership roles and responsibilities outside of the home in unfamiliar circumstances. Within these new settings outside of the home, women may be less accustomed to thinking of themselves (or their identity) as a leader or household manager. Moreover, the conditions in which women receive CVA may be new or unique to their experience—such as using ATM cards or traveling to a distribution site alone—and they may have difficulties seeing themselves as fully capable of receiving and using CVA.



Back in Syria, we were doing the mother and female roles as part of our tradition to manage the houses. Here [in Turkey] we are doing everything.”

—Participant in Turkey

Overall, we know that women are highly capable and resourceful, and they have extensive experience managing household needs and juggling multiple priorities. Humanitarian organizations can better support the complex decision-making that women must undertake when receiving CVA by helping them “activate”—or bring to the forefront—their existing identities as capable leaders and household managers. **Priming**, a technique whereby an individual is subtly nudged into thinking about a particular aspect of their identity, can help achieve this. In research from behavioral science, priming women to affirm their positive identities has been shown to improve cognitive performance during and just after the moment of affirmation. Given this, affirming women’s identities as an effective and experienced household manager in the moment of receiving CVA could lead to more effective use.

Priming can be as simple as a self-affirmation exercise encouraging a recipient to reflect on a time when she felt proud of herself or successful when supporting or helping her family. Behavioral science literature on self-affirmation exercises concludes that such activities, when timed to challenging circumstances, can serve as a moment for the individual to think about and incorporate successes and skills into their narrative. This can help women recipients become more adaptive to the challenge before them, such as using CVA, which may appear difficult or unfamiliar to women in humanitarian settings.



Affirm positive identities

PRINCIPLE #2

Key considerations for program design:

We want to ensure women are “primed” to think about positive aspects of their identity in the moment leading up to receiving CVA. This can increase confidence in their abilities as household managers and improve cognitive performance during the moment of decision and action.

- Have we created activities that encourage women to affirm and activate their identity as experienced and successful household managers in the moment prior to receiving the transfer?
- In programs with cash plus services, have we included self-affirmation exercises for women to affirm their skillsets and capabilities?

Incorporating self-affirmation activities into CVA programs

- ▶ **What is it?** A self-affirmation activity is an exercise whose essential function is to make people feel more positive about their abilities.⁸
- ▶ **What does it look like?** The exercise may prompt a recipient to think about her own positive attributes and how she has employed them to succeed at some point in life. A facilitated exercise may ask women to:
 1. Think about, write down, or draw a picture that represents a positive skill or value she has, such as something she is good at or feels proud of.
 2. Think about and share an experience or a time where she used the value or skill and felt proud or successful.
 3. Discuss how she can use that same skill or value in her daily life to use the cash transfer or complete her service plan.



In circumstances where a facilitated activity is not possible, communication materials can prompt women to affirm their values and skills. For example, humanitarian staff could consider hanging posters in organization or community centers depicting women affirming their values or sharing positive slogans, or sending positive affirmations to women via text or voice messages.



- ▶ **What is the best time for it?** Self-affirmation can be used at numerous stages in the recipient journey, but one important caveat is that the effects of priming and self-affirmation are time-limited. Priming someone to think about herself as a responsible household money manager today may not change the way she acts tomorrow or next week, for instance. The most beneficial time to consider self-affirmation is immediately before the recipient receives the transfer.



Design Principle #3

Show women the full range of possibilities for CVA; highlight positive norms among women in their communities and connect them with other women who have used CVA to effectively meet their household needs.

Descriptive norms are perceptions of which behaviors are typically performed in a society; they are descriptions of how people typically act. We are all heavily influenced by descriptive norms—that is, what we see others doing and how others around us are acting—and people tend to do what is most common. However, behaviors are not always publicly visible, so what we think is the norm because of what we see in public may not actually be the norm. In such cases, making a positive, but hidden, norm visible can make a powerful difference. When men do not see other men participating in community activities to support women, they may be less likely to partake in these activities. When women do not see other women carrying and using cash transfer in public, they may be less likely to desire to carry and use cash in these spaces. Similarly, if women or men were to see their peers completing these activities, they may be more likely to partake in them.

Descriptive norms can be particularly powerful when people are uncertain what to do; if someone does not know how to complete a task, they are likely to look around to see how others are completing the task and act accordingly. This can be the case when people receive CVA and have to decide how to spend it in new humanitarian contexts—they may look to their peers and imitate their spending patterns. If they do not see their peers using similar spending patterns, they are less likely to break the norm and spend differently. The visible behavior of peers is a potent influence on people's decisions and actions, and women who regularly see other women spending only on a set of needs may believe that those spending habits are the norm.⁹



First we were afraid. I don't know how to go ... where to go ... I cannot do this, this is a man's job, not mine, I cannot do this."

—Participant in cash for shelter program

Research in behavioral science shows that often, rather than a dramatic cultural shift, we just need to highlight positive behaviors that are already occurring. For example, female-headed households may easily prioritize and spend on various food items, but may fail to prioritize minor shelter repairs or small-scale investments, perceiving that this is not the norm for women in their communities. But we know that some women are repairing shelters and making investments with CVA, and if humanitarian organizations can work to highlight those women, it can go a long way in helping other women to feel confident to make purchases that best support their households.

⁸ See addendum II for additional resources on self-affirmation activities.

⁹ See addendum II for examples of how descriptive norms have been used to nudge certain actions.



Show the full range of possibilities

PRINCIPLE #3

Key considerations for program design:

We want to ensure that women see the positive behaviors of their peers in similar situations that are spending CVA effectively to meet their needs. This can help women feel confident to receive CVA, and lead them to use in the best possible way, much like their peers.

- Are we using communication materials to increase the visibility of women in society completing the activities and goals that women recipients of CVA aspire to?
- Have we shown women the full range of possibilities of using CVA by providing stories of other women recipients or members of their communities using the transfer effectively?
- Have we connected women recipients with other women that have made productive purchases or used the transfer for unfamiliar purchases to meet their household needs?

Increasing visibility of positive spending norms for women in CVA programs



▶ **Visual aids**, such as posters placed in organization, community, or neighborhood centers, can show women how other women use transfers for unfamiliar purchases or small-scale investments. Posters and other visual aids can expand recipients' perceptions of how they can use their CVA beyond what they may have envisioned themselves.



▶ Women **"ambassadors"** can be powerful storytellers of how women use CVA. Identifying women leaders in communities or using female community outreach staff to share stories of women that have used CVA in different and productive ways can help women recipients to consider other purchases they may not have considered the "norm".



▶ In situations where certain purchases or services are not highly visible, consider organizing **group activities** that make them more visible. Group activities not only increase visibility of the activity, but allow women to participate with others, which may make them more comfortable. For example, consider facilitating organized "field trips" to local markets for shelter items or other purchases that may seem unfamiliar to women.



Design Principle #4

Frame or label CVA in ways that encourage planning and careful consideration of the recipients' own spending priorities; where possible, provide supplementary resources to help recipients act on spending priorities.

The **framing** or **labeling** of CVA are ways in which the transfer is presented to the recipient; it can include how CVA is verbally described to the recipient, the materials that accompany the transfer and explain its purpose, or other communications. Framing and labeling determine how the recipient perceives CVA, which can constrain the preferences and decisions that recipients conceive of when determining their spending priorities. While often subtle, the ways in which CVA is framed can have strong influences on how recipients perceive the purpose of the cash transfer or voucher and resultantly, how they spend it.¹⁰

For example, if a cash transfer is framed or labeled as “cash for basic needs”, recipients are less likely to value planning and budgeting given that they perceive cash transfer for immediate consumption. The framing may also inhibit recipients from thinking of possibilities for the cash transfer beyond what they conceive of as urgent. Yet, planning and budgeting exercises are useful for any amount and timing of cash transfer in humanitarian or other settings; they help recipients to spend on items most relevant to them, including basic needs, and in a carefully considered way. Without framing that encourages careful consideration and planning, recipients are more at risk of spending less effectively.

Alternatively, in the absence of intentional framing and support, recipients may not fully consider certain spending patterns that are not familiar to them. They may rely on default spending patterns that may be sub-optimal given the new settings in which they are in. For example, newly female-headed households may not spend CVA on shelter purchases or productive investments without framing and support to do so, given that it may not be their usual spending pattern previous to the humanitarian context. Framing the transfer in ways that encourage improving their households (and providing supplementary resources to do so) can help women consider using CVA in beneficial ways outside of their typical scope of spending.

Humanitarian situations are unique in that they often increase responsibilities and expectations placed on women, while reducing the resources available for these women to manage the additional responsibilities and meet such expectations. For example, it may be difficult for women in female-headed households whose homes were damaged or require shelter repairs in emergencies to decide to use CVA for shelter purchases. They may have no prior experience in such purchases, but are ultimately responsible for managing their shelter needs in an emergency. In these situations, without a “nudge” towards shelter spending and supplementary support to do so, these women may not consider purchasing shelter items or completing the rehabilitation themselves.

¹⁰ See addendum I on sectoral outcomes for additional resources regarding framing and labeling.

What humanitarian workers convey either implicitly or explicitly during outreach, vulnerability assessments, and selection announcements has an impact on how recipients perceive of the cash transfer. It's important to consider how perceptions of cash transfers for “immediate needs” can end up promoting spending without consideration to the recipient’s future state. Similarly, what they do not convey may limit consideration of certain spending options that would be most beneficial, though unfamiliar, to recipients. In recognition of this, communicating about the transfer in ways that promote the need to plan and thoroughly think through spending priorities may reduce cognitive hurdles to spending CVA most effectively for each recipient’s specific situation.



Encourage & support spending priorities **PRINCIPLE #4**

Key considerations for program design:

We want to ensure women perceive the CVA beyond “immediate needs” and value planning and budgeting of the transfer. We can do this by framing the CVA in ways that encourage planning, and helping women spending according to their plans.

- Have we framed the CVA in ways that encourage planning and careful consideration of recipients’ own spending priorities for the full timeframe the transfer is meant to provide for (e.g. one month, three months)?
- Have we provided supplementary resources to women who may be unfamiliar with certain purchases that could be priorities to them and may be most beneficial to spend the transfer on?

Why should we frame humanitarian cash transfers beyond “immediate needs” in protracted crises?

We know that people in humanitarian settings use a complex flow of resources—such as earned income, humanitarian aid, debt and credit, and remittances—to meet basic needs. Basic needs are often specific to an individual’s unique context, and their ability to meet those needs are dependent on their set of resources at a given moment. In focus groups conducted by CARE Iraq, some women and men stated that they:

- ▶ prioritized paying off an informal debt to extend a line of credit and restore social capital.
- ▶ prioritized buying shelter materials to fix their damaged home over paying rent.
- ▶ prioritized a large health expense to allow a sick head of household to return to work.

The above expenditures represent positive ways in which recipients have planned for and prioritized spending of humanitarian cash transfers towards items outside of the typical minimum expenditure basket (MEB) in Iraq to better meet their needs and think through intermediate goals. Yet, these spending decisions likely required careful consideration and planning for the cash transfer.

While some recipients were able to accomplish such purchases, it is likely that not all recipients are fully thinking through such possibilities if the framing (manifested through various forms of communication) of how the transfers “should” be used—for urgent needs only—falls outside of the scope of these expenses. In addition, many women may focus attention on emergency items and fail to think through more effective uses of the cash transfer specific to their unique priorities and needs, particularly given their lack of familiarity with some sectors of spending.

Framing or labeling can nudge recipients towards certain actions that recipients intend to do but do not act on—in this case, planning effectively for their cash transfer. If humanitarian organizations can communicate in ways that frame the cash transfer not in terms of “immediate needs” but as a “helping hand” or “lifeline”, it may nudge recipients towards thinking more thoroughly about their spending goals and using the cash transfer more effectively. As mentioned, planning and budgeting exercises are useful for any amount and timing of CVA in humanitarian or other settings; they help recipients to spend on items most relevant to them, including basic needs, and in a carefully considered way. Understandably, not all recipients in humanitarian setting will be able to meet these intermediate goals, but even the most vulnerable can gain from thinking through some of these expenses prior to receiving CVA. CVA recipients are best able to decide this if given the space and time to think and plan for spending the transfer.



Design Principle #5

Help recipients identify concrete steps for using CVA and cash plus services. Create a plan that considers recipients' other assets and coping mechanisms and eliminate or mitigate hassle factors associated with each step.

Behavioral science demonstrates that when faced with **choice overload**, or a multitude of choices—like what food to buy, where to access healthcare, or which debt to pay—many people fail to either choose at all or choose the best options, and this often leads to underutilization of available resources.¹¹ When people receive cash transfers, the set of choices for how they can best manage household needs grows exponentially. With the addition of cash plus services, women are often provided with a multitude of services in a given moment and must make trade-off choices for which services to participate in over other responsibilities. Coupled with existing financial resources and coping mechanisms, the multitude of choices for how to proceed and in what way can make it difficult—even paralyzing—to navigate the how to use the cash transfer and cash plus services at once. As a result, recipients who intend to use the cash and services to best support their family have no easy way to put their intention into action.

Even when recipients have set priorities and plans for spending effectively, they face many immediate needs—such as debt repayment, medical expenses, food and transportation expenditures—that

¹¹ Iyengar, S. S., & Lepper, M. R. (2000). When choice is demotivating: Can one desire too much of a good thing?. *Journal of personality and social psychology*, 79(6), 995.

may be more **salient** in the moment of transfer. Additionally, at the time that recipients receive their cash transfer, the appearance of debt collectors or the presence of a plethora of market vendors makes it tempting to spend immediately. The circumstances under which people receive the funds—like how long they traveled to receive the cash transfer, how much they received at once, or who was present when collecting—can make it difficult to put their spending priorities and intentions into action.

In addition, **hassle factors**, or obstacles that impede follow through, may make it difficult to spend or act on necessary but difficult spending patterns or cash plus services. Priorities that recipients have for spending likely include things like medical expenses, which they may need to go to a clinic or make an appointment for, or home repairs, which require additional work beyond just purchasing materials. The hassles, in the form of additional time and work, that go alongside these additional tasks may discourage recipients from completing them. Recipients may also face hassles participating in additional services, such as completing paperwork to sign up or having to go to an additional location to sign up or get information. Such additional tasks can be a barrier to recipients use of these additional services.

Overall, irrespective of recipients' gender experiences, these circumstances can prevent them from using CVA most effectively. However, given the often-disproportionate mental burdens on women in humanitarian settings, special consideration to the above for women could lead to more positive and proportionate outcomes.



Help put intentions into action

PRINCIPLE #5

Key considerations for program design:

We want recipients to put their intentions into action and use CVA most effectively. Helping them set concrete steps for budgeting, spending, and accessing cash plus services—while taking their existing responsibilities into account and eliminating hassle factors along the way—can help them achieve this.

- Have we ensured that programs with cash plus services help recipients create and follow through on concrete action plans to use CVA effectively and follow through on cash plus services?
- Does the plan account for recipients' pre-existing situation—including other financial coping mechanisms, life commitments, and responsibilities—to ensure that it is salient for the recipient?
- Have we identified, considered, and reduced or mitigated hassle factors associated with completing the steps in the plan?

Examples for operationalizing: Setting a plan for women recipients of CVA and cash plus services

1 Registration & assessment

- ▶ Consider conducting a self-affirmation exercise following the assessment questions. Assessment questions can lead women recipients to feel incapable given that they are primed to think about what they are lacking. Positive affirmations can help women “reset” and be in a better mindset to think through how to use the services most effectively.
- ▶ Rather than immediately discussing needs and a corresponding action plan, consider first a worksheet that details women’s pre-existing financial assets and personal skills. Encourage women to list any and all assets and skills; have relief worker provide encouragement and examples. For example, women who are mothers have caretaking experience and can be considered resourceful and a leader in their homes. Women may also have some income through different means that they use in their daily lives. Connecting their existing skills and assets to the challenges ahead throughout the sessions can help women to feel accomplished and able to tackle these next big challenges using all resources and skills available, not just aid.

2 Assess women's pre-existing responsibilities, commitments, and household dynamics

- ▶ Discuss with women their daily schedules and responsibilities and assess their available bandwidth. This is an important pre-step to setting a successful plan. Without consideration to these topics, women may have trouble incorporating the actions they must take into their daily lives. It’s important to have a thorough understanding of women’s situations to help them create concrete steps for completing actions in their service plans. For example, a woman involved in informal work for a majority of the week might be more suited to prioritize one or two actions first. If provided with an overwhelming amount of actions at once, she may fail to act on any due to the mental burdens of deciding how and when to act.
- ▶ Assess women’s responsibilities in the household in relation to men in their household. Note all relevant household dynamics that may affect women completing the service plan.

3 Establish action plan

- ▶ Establish an action plan that details how and when women will accomplish the steps and goals. Consider providing women with an initial action plan that only includes 1-2 steps; once complete, provide a new action plan with the next priority steps. Providing action plans in “blocks” can help women feel less overwhelmed and more likely to complete each task.
- ▶ For each action plan, discuss with women concrete steps for achieving the tasks in the plan. For example, if they must attend an appointment, help set a time and date they will go to the office and “walk” them through the day in which they will complete the task. In doing so, consider any “hassles” that may arise during the process and help women prepare for how to mitigate these hassles. Remember to consider women’s pre-existing responsibilities and household dynamics.
- ▶ For literate populations, provide women with a take home action plan that they can refer to when they are accomplishing tasks. Consider making the action plan a checklist, with some initial steps—such as complete registration—already “checked”. This can help make women feel accomplished and better prepared to complete the plan. Consider providing take home items for men in the household—such as brief literature or a graphic flipbook—to increase understanding and value of women’s participation in programs and reduce household tensions; make items salient for men so they see personal incentives for women’s participation.

- ▶ For CVA, frame the infusion of the transfer as a way to improve their financial situation as a whole. For example, while women may use cash transfer for urgent needs in the moment, the cash transfer can give them a moment to think about their future with less stress and focus on the present. Therefore, having a conversation with women about their futures in this moment can help them be in a better mindset to prepare for the future beyond CVA.
- ▶ Make each service salient to women. Women who are unfamiliar with some services, such as psychosocial support or livelihoods trainings, may be less likely to partake in activities or complete trainings if they do not assign value to them. Helping women understand the value of these services for themselves and their families can make the tasks more salient for women. Similarly, for men, engage them in services with an emphasis on the unique benefits to them.

The way forward

What we have learned from behavioral science is that first and foremost, human behavior is not straightforward; that's because our decisions and actions are affected by the interplay between universal human tendency and context. As a result, contextual features in individuals' environment can have an outsized impact on the way they form intentions, make decisions, and act. In the previous sections, we have described how changes in the way a program is worded or framed, the order and way in which options are presented, or the number of steps required to complete a task can affect behavior. As such, it's crucial that humanitarian actors approach programming through a behavioral lens—that is, recognizing how the subtleties in individuals' environment impact behavior, and resultantly, creating programs conducive for optimal decision-making and action-taking.

Such a painstaking focus on the minute details of the context of programming is a challenge for a field that often seeks to move quickly to adapt to emerging situations. But pinpointing the subtle barriers to achieving greater impact opens the door to a new and frequently counter-intuitive class of solutions to improve CVA. In the previous sections, we've demonstrated how even simple programmatic tweaks at little additional cost can maximize impact in a multitude of CVA programs. In more settings, the field of behavioral science can unlock a world of solutions that can maximize impact for millions of people receiving CVA in humanitarian situations around the world.

Overall, we believe that behavioral science can build better responses, both right now in existing programs and as agencies look to respond to emerging crises in the future. But mainstreaming behavioral science into existing and future programs requires a variety of humanitarian actors to also make decisions and take actions. Humanitarian donors can signal the value and appreciation for behavioral approaches and evidence-based research and fund accordingly; headquartered humanitarian staff can seek out behavioral insights and incorporate it into policy; program designers and implementers can ensure programs provide the best context possible for optimal behavior; and monitoring, evaluation, and learning teams can approach their work with a mandate to ensure policies, programs, and lessons learned encompass a behavioral approach.

In the ways the humanitarian community has come to expand funding, processes, programs, and buy-in for protection, gender, communicating with communities, and other intersectional and cross-cutting approaches, the community must also do so for behavioral science. Behavioral solutions are at humanitarian organizations' fingertips, but it requires decision and action to implement.

Addendum I:

A note on sectoral outcomes

Donor funding for humanitarian CVA is often provided on the basis that the transfers achieve the above-mentioned outcomes **and/or a specific sectoral outcome**. Thus, it's important to discuss how behavioral science can or cannot be used to achieve specific sector outcomes.

In some of the current CVA, conditions or restrictions through vouchers are used to promote a particular spending behavior of a recipient. Although these modalities seek to promote the transfer being spent in line with humanitarian and donor agencies priorities, they come with potentially steep costs. For example, the administrative burdens imposed by these conditions can be extremely costly (in terms of time and cognitive bandwidth needed to comply with them) relative to the amount of transfer, and take away from the scarce resources that could instead be spent to support affected populations. These burdens could potentially keep recipients from spending the transfer as effectively as possible. As recipients are more aware of the many nuances of their particular situation, they are best placed to determine the most effective way to spend the cash transfer and meet their needs. In addition, research regarding cash transfers, in both development and humanitarian fields, have disproved assumptions that recipients spend it inappropriately, such as on “vice” goods.¹²

Behavioral science offers a welcome alternative that comes at a fraction of the administrative cost and does not carry potentially burdensome restrictions for recipients. In Nobel-prize awarded research, evidence has shown that when there are program-level goals on how the money should be spent, labeling the cash transfer may work to align the recipient’s actions with sectoral outcomes just as well as setting up conditions that are administratively and logistically onerous.¹³ In particular, when organizations have clear evidence that spending the transfer on specific goods, such as shelter needs, will be most beneficial for recipients, behavioral designs can be used to “nudge” recipients towards such purchases.

This “evidence” is necessary as nudges tend to be most effective in bridging intention-action gaps; that is, when recipients **already** have an intention to do something—because they recognize it is beneficial to them—behavioral science can help them follow through with that intention.¹⁴ Thus, labeling certain transfers as “for shelter” is likely to help recipients follow through with purchasing

¹² Evans, D. K., & Popova, A. (2014). *Cash transfers and temptation goods: a review of global evidence*. The World Bank.

¹³ Benhassine, N., Devoto, F., Duflo, E., Dupas, P., & Pouliquen, V. (2015). Turning a shove into a nudge? A “labeled cash transfer” for education. *American Economic Journal: Economic Policy*, 7(3), 86-125.

¹⁴ Evidence has shown that “labels” in cash transfer programs have the ability to nudge people towards certain outcomes when there is a desire or intention to achieve that outcome. In the above citation, evidence has shown that “labels” (e.g., disbursing cash in a school with education-themed posters on the walls) can increase school attendance among children of beneficiaries. However, it is important to consider the context and the specific results: the cash transfer was framed as an educational support program and since headmasters were responsible for enrolling families, it was perceived as an endorsement of the local schools. As a result, the label had the effect of increasing beliefs about the quality of the local school and parents’ beliefs about the returns to education. Simply labeling the cash transfer as “for education” would not have had the same result.

shelter if this type of spending was already something important to them. Such tools are unlikely to be effective if the recipients do not deem shelter purchases to be important.

When considering labeling as a program design option, it is important to prevent the conflation of labeling cash transfers with conditionalities—labeled transfers should not be used in a way that gives the appearance of conditionality such that recipients are likely to think that they may be penalized if they do not spend the it in a certain way. Such conflation is likely to fuel confusion and resentment among recipients. Properly nuanced and implemented, behavioral designs provide an efficient way to align beneficiaries' priorities with sectoral outcomes without heavy-handed administrative interventions.

In addition, in recognizing the importance of accountability to affected populations, humanitarian organizations can further ensure that humanitarian outcomes are fulfilled while dignity of recipients is preserved by ensuring that recipients are given the opportunity to actively choose. Previous research has shown that some of the most effective designs that allow transfer recipients to accomplish desired outcomes are designs that help beneficiaries slow down, consider their priorities, set goals, and make realistic plans. Pairing designs that rely on active and deliberate decision-making with 'faster' designs such as labeling can be an effective way to ensure that beneficiaries remain in the driver's seat.

Addendum II:

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