

Behavioral Design Checklist for Humanitarian Cash and Voucher Assistance

Improving Outcomes for Women



This checklist highlights designs for humanitarian cash and voucher assistance (CVA) that can increase the impact of CVA for women recipients in the Middle East and North Africa (MENA) region. The goal of the design principles presented is to optimize CVA to help recipients effectively spend the transfer in line with their priorities, as well as take a step beyond basic needs to aid them in effectively increasing mid-term financial stability.

The insights from this checklist are derived from research conducted by ideas42 and CARE International in three countries—Iraq, Jordan, and Turkey—in late 2019. Full details of each design principle and relevant behavioral findings can be found in the [accompanying guide on applying behavioral science to humanitarian CVA for better outcomes for women](#).

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. Note that this guidance is a supplement to other procedures and good practice on [gender in emergencies](#), [sectors](#), [CVA](#), and [gender-based violence risk mitigation](#), and assumes those tools have been applied.

Design Principle #1

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

- 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?



Behavioral science tells us that people have a finite amount of cognitive bandwidth, or mental energy. Recipients of CVA are already expending large amounts of mental energy on the continuous task of making decisions and taking actions necessary for daily survival, and we want to ensure that recipients have enough 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 associated services.

Design Principle #2

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

- Have we created activities that encourage women to affirm 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?



Behavioral research demonstrates that identity strongly shapes action. Studies in which participants are subtly “primed” to think about a positive aspect of their identity, such as their values or accomplishments, have shown that such “self-affirmation” can improve cognitive performance in the moment during or directly after priming. We know that women recipients often have experience in their home as a leader in meeting household needs, but receipt of CVA in humanitarian situations often means that they need to take on new leadership roles outside of the home. We want to ensure women are primed to think about positive aspects of their identity—such as existing leadership skills—in the moment leading up to receiving CVA. This can increase confidence in their abilities as household financial managers and improve cognitive performance when receiving and using CVA.

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.

- 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?



Behavioral research shows us that the visible behaviors of peers are a potent influence on people's decisions and actions. However, positive or productive spending behaviors of other CVA recipients is not always public. 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 ways that are in line with the best examples among their peers.

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 help recipients to act on spending priorities.

- 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?



Behavioral science demonstrates that framing or labeling can alter our perceptions and resultant decisions and actions. The way in which CVA is framed or labeled can constrain the preferences and decisions of women recipients, particularly if the transfer is framed as for "immediate needs", as many humanitarian CVA programs are. We want to ensure women perceive the transfer beyond its use as a means to meet "immediate needs" and value planning and budgeting of the transfer even if in the short-term. We can do this by framing the transfer in ways that encourage planning, and helping women spend according to their plans.

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.

- 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?



Behavioral science tells us that people don't always act according to their intentions, and even the best intentions can be derailed by factors in the environment. We want recipients to put their intentions into action and use CVA most effectively, however recipients may lack tools to do so. Helping them identify 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.