

**Authors**

Lauren Perlik  
Associate Program Manager, Financial Inclusion

**Researchers**

Ellen Bates-Jefferys  
Research Manager, Intimate Partner Violence Initiative

Kate Glynn-Broderick  
Associate Director, Financial Inclusion Program

Rebecca Rouse  
USAID

## Monitoring Surveys of G2P Payment Recipients in Bangladesh



IPA conducted research in Bangladesh to measure recipients' experiences when switching from government-to-person (G2P) payments in cash to digital payments. Specifically, IPA explored recipients' ability to obtain program information, seek redress, and withdraw funds, as well as broader impacts on recipients' financial inclusion and capacity. This brief provides an overview of the intervention, key findings, and recommendations for stakeholders.

### Key Findings

- **High levels of recipient satisfaction:** Recipients were overwhelmingly satisfied with the switch to digital payments, despite some challenges during the disbursement process.
- **Delivery channel affected recipient experience:** Receiving digital payments via mobile money accounts was cheaper and faster than receiving digital payments via bank agents.
- **Limited use of official support channels:** Recipients sought out information and support from community members more than official support channels.
- **Limited downstream effects on financial inclusion:** Despite high levels of awareness of the program and bank account ownership, usage of either the bank or mobile money account (outside of receiving and withdrawing the social assistance payments) was low.
- **Gender-impacted experience:** While the majority of results were similar across demographic groups, women were more likely to pay fees compared to men. Those with more financial experience were more satisfied with the program than recipients with less experience.

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