

Evidence at Your Fingertips Series

Cash Transfer Payment Mechanisms: Do Outcomes Vary According to Payment Mechanism?

Summary

1. Based on the most recent impact evaluation evidence, on its own, the payment mechanism used to distribute cash—whether physical or digital—**does not have notably different impacts** on how recipients use cash or on outcome indicators such as consumption and food security, gender equity and empowerment, and financial inclusion and savings.
2. That said, **digital transfers are a potentially cost-effective mechanism** to reduce transaction costs for implementers—by reducing distribution costs and leakage—and for households—by reducing time spent collecting cash and providing a potential gateway to financial services.
3. More than the method of distribution, access to predictable and easy transfers, low transaction costs, available services infrastructure, and social norms drive outcome indicators; at times, **recipients may prefer what is familiar** to what is presumably more efficient or equitable.
4. A host of **ecosystem factors must be considered** when gauging the appropriate transfer payment mechanism, including the costs of physical payments, leakage, mobile network coverage and saturation, available agent operator network, digital literacy, gender and rural gaps in mobile access and financial services, know-your-customer (KYC) requirements to open an account, security

when collecting the cash, and integration with “cash plus” programming elements.

5. Policy makers and implementers should **ensure that adequate infrastructure** is in place before relying upon digital technologies for cash distribution to avoid further marginalization of vulnerable groups who may lack access; if infrastructure is not available,

physical cash should be prioritized while the necessary investments are made.

6. Where digital transfers are feasible, the **potential efficiency gains and reduction in leakages and other transaction costs** for beneficiaries and implementers may far outweigh the upfront costs of investing in appropriate infrastructure to reach excluded populations.

Evidence Overview

Robust recent evidence is available of the impact of cash-transfer payment mechanisms on consumption and food security, gender equity and empowerment, and financial inclusion. Data are lacking from 2016 onward on labor, education, and health and nutrition, so these outcomes areas are not included. Table 1 provides an overview of the eight studies included in this brief: country context and program name, payment mechanisms, and outcomes

measured. The cash payment mechanisms reviewed include biometric cards to physical cash transfers, physical cash with word-of-mouth messaging, and mobile phone payments with and without messaging. Digital payment mechanisms reviewed include digital wallets, direct deposits to benefits-only accounts, savings-only accounts, and fully functional bank accounts.

Table 1. **Overview of Included Studies**

Country	Program	Scope of evaluation	Outcome		
			Consumption & food security	Gender equity & empowerment	Financial inclusion & savings
Niger	Zap M-Transfer Study	(Cash vs cash + mobile messaging vs digital wallet + messaging)	Digital wallet	Digital	Digital + messaging
Pakistan	JazzCash Messaging	(Digital wallet uptake vs control)		X	X
Pakistan	Benazir Income Support Programme Digitalization	(Cash vs debit card vs smart card vs digital wallet)		X	X
Kenya	M-Pesa Mobile Money Study	(Cash vs digital wallet)		X	
Malawi	Savings Defaults	(Cash vs direct deposit to savings only accounts)	X		X
India	National Rural Employment Generation Scheme and SSP Smartcards	(Cash vs smartcard benefits-only accounts)	X	X	
India	Aadhar Smart Cards	(Cash vs smartcard benefits-only accounts)	X		
Bangladesh	COVID-19 Pandemic Payments	(Manual cash vs digital to payment center)	X		

Sources: Aadil et al. 2019; Aker et al 2016; Brune et al. 2017; Ideas42 2020; Muralidharan 2016; Shonchoy et al 2020; Suri and Jack 2016.

Introduction

Cash-transfer payment mechanisms abound and have diversified greatly in recent years. Payments can be made manually (in person) on a set schedule at a brick-and-mortar location such as a bank, post office, or government office or digitally via mobile money, biometrically authenticated smart cards or to a designated financial account, such as through a local bank or payment center. Research conducted before 2016 (Table 1) has shown that digital transfers may be more cost-effective for implementers than physical cash payments, expand customer coverage for participating mobile network operators, and provide avenues to increase financial inclusion for the poor, among other potential benefits. However, recent studies show that these benefits are not guaranteed.

Recent studies have provided additional details and nuance to these earlier findings given the rise in electronic government-to-person payments and innovations at the onset of the COVID-19 pandemic. This review examines the impacts of physical cash transfer payments with

messaging (via word-of-mouth or mobile notification) and digital cash transfers via mobile money linked to spending and savings accounts or direct deposit into financial accounts such as at local banks or financial centers for cash-in, cash-out operation.

Several types of payment mechanisms were reviewed:

Cash payment mechanisms

- Physical cash transfers with word-of-mouth messaging
- Physical cash transfers with mobile messaging
- Physical cash transfers without messaging
- Biometric cards to physical cash transfer

Digital payment mechanisms

- Mobile money or digital wallet
- Direct deposit to benefits-only account
- Direct deposit to savings-only account
- Direct deposit to fully functional bank account

Key Questions

1. How does the payment mechanism used for a cash transfer affect household-level health and nutrition, consumption, savings, and behavioral patterns such as expenditures on temptation goods such as alcohol, tobacco, prepared foods, and sweets?
2. Do digital payments increase financial inclusion through savings, remittances, investments, access to financial goods and services, or other means?
3. To what extent, if any, are digital transfers more cost-effective for implementers (cost to deliver) and beneficiaries (ability to access and use)?
4. What might be needed for digital cash transfers to generate greater reductions in transaction costs to implementers or recipients than physical transfers?
5. What are salient gaps in recent evidence on cash transfer payment mechanisms?

Key Findings

Recent studies have found an increase in experimentation with delivering digital transfers instead of physical cash to reduce transaction costs for implementers and recipients, increase control over entitlements, increase timeliness and convenience, reduce corruption and leakages, and encourage on-ramps to financial inclusion ([Gelb, Mukherjee, and Navis 2020](#)). This may also lead to fiscal savings for implementers and better time use for recipients, yet effective implementation of digital transfers requires a basic digital infrastructure of functioning identification systems, mobile phone access, and financial accounts for recipients, which many countries may lack ([Gelb, Mukherjee, and Navis 2020](#)). Furthermore, digitalization is a tool, not the only solution for improved service delivery and inclusivity, particularly for the most vulnerable groups. In these cases, in addition to building an infrastructural foundation for digital payments, it is necessary to institute measures to bridge the digital divide for excluded groups.

Consumption and Food Security

Digital cash transfers may not automatically increase consumption simply by increasing access to financial resources. Recent studies outlined below have shown that digital cash recipients may choose to increase their consumption or increase their dietary diversity, especially during times of crisis such as drought and pandemic.

In a study of a monthly cash transfer targeting women during an extreme drought period in Niger ([Aker et al. 2016](#)), a 22,000 CFA franc transfer (\$45)¹ was provided through three delivery channels: manually through

physical cash, electronically through mobile money (m-transfer), and manually through physical cash with notification on a mobile phone.² The researchers found that households receiving an m-transfer mobile money payment to a digital financial account were more likely than physical cash recipients to buy diverse goods, including protein and energy-rich foods. This increased their dietary diversity by 9 percent to 16 percent for at least six months after receiving the transfer. In addition, households were more likely to buy non-staple grains such as rice and corn and more likely to purchase specialty goods such as oil and meat, and their children ate the equivalent of an additional one-third of a meal per day.

In Bangladesh during the COVID-19 pandemic, some households (2.4 percent of 5,640 phone survey participants) with access to digital social assistance payments used these to ensure food security and basic consumption during a time when lockdowns severely limited their livelihoods ([Shonchoy et al. 2020](#)). This is critical because, at the time, as many as 68 percent of surveyed respondents who primarily received physical cash had received none or only a fraction of the full value of their entitlements. As a result, 51 percent of physical cash recipients had reduced medication intake, and 22 percent had reduced food intake.³ Direct deposit digital transfer recipients were 60 percent more likely to have received the transfer at the height of the lockdown—two to three months sooner than those who received physical cash. The main reasons for consumption smoothing included receiving money on time, losing less money to leakage (20 percent more likely to receive the full transfer value than cash recipients), and having easy access to a nearby cash-in, cash-out point.⁴

1 The value is slightly less than two-thirds of total annual gross domestic product per capita.

2 The mobile treatment arms with mobile money and physical cash were introduced to isolate the impact of the mobile device technology specifically.

3 Digital cash transfer recipients were not randomized because of the geographic introduction of the program. They were typically less vulnerable than other recipients and owned mobile phones, had mobile money accounts, and came from wealthier households, earning almost double that of cash recipients.

4 In total, they received 400 takas (~US\$4) more than their counterparts. All statistics were robustly significant at the 5 percent level.

In line with the results in Niger and Bangladesh, biometrically authenticated payments (smart cards) through India's rural employment (National Rural Employment Generation Scheme) and pension schemes in Andhra Pradesh were evaluated ([Muralidharan et al. 2016](#)). In a large, robust randomized evaluation with 19 million people, researchers found that digital transfers lead to faster implementation, greater predictability, and less corruption and leakage of transfers and had significantly lower transaction costs of time use for recipients and corruption costs to the government than cash, which in turn drove stronger consumption-smoothing results for recipients.

Across the studies reviewed, recipients of digital cash transfers appeared to be better able to smooth consumption when transfers were directly deposited into their accounts, increasing ease of access to their money. Digital cash transfers do not seem to affect spending on temptation goods, debunking the idea that easing access to financial resources will lead to unplanned spending. In Malawi, a study found that consumption of temptation goods was not greater in people who received a one-time lumpsum digital cash transfer (to saving accounts) during a food crisis than in those who received physical cash ([Brune et al. 2017](#)). Likewise, another study found that less than 1 percent of recipients bought temptation goods such as doughnuts, cookies, and tea ([Aker et al. 2016](#)).

Gender Equity and Empowerment

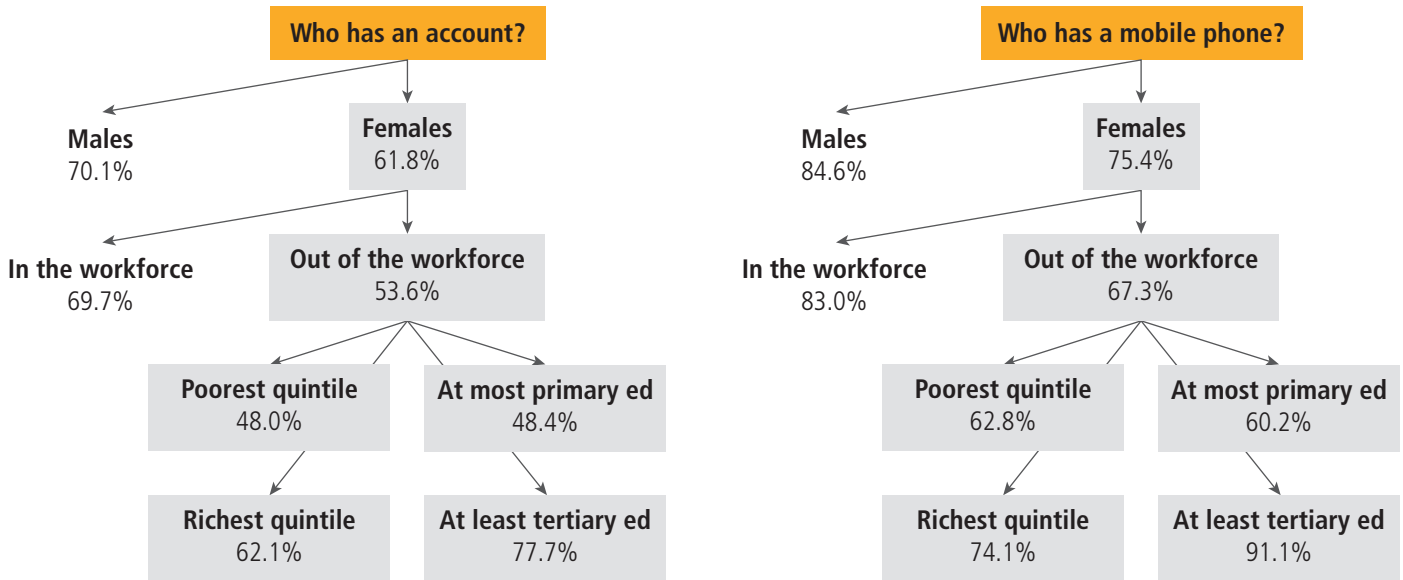
Previous studies have shown that digital cash transfers have different outcomes than physical cash transfers depending on the sex of the payment recipient. In particular, the more discrete nature of digital transfers, which allows women to choose when and how to withdraw funds and notify their partner about receiving

them, increases her access to financial services, and frees women's time from cash payment collection so that they can work more, often increases women's bargaining power ([Bastalgi et al. 2016](#)). These gains are not possible without access to mobile phones, financial accounts, financial literacy, and identification documents required for KYC requirements, which many women are excluded from. When the pathway to digital transfers opens the door to financial inclusion for previously unbanked women, there is strong potential for more-gender-equitable and even transformative impacts. Recent studies echo previous findings that digital transfers can increase gender equity and empowerment.

Poor and less-educated women outside the workforce are the least likely to have a financial account, mobile phone, or official identification, three of the essential criteria for basic digital infrastructure to function effectively and inclusively ([Gelb, Mukherjee, and Navis 2020](#)). In a survey of 144 countries, researchers found that only 53.6 percent of women outside the workforce have access to any financial account (48.3 percent to their own account) and 67.3 percent own a mobile phone. Figure 1 indicates the share of financial and mobile inclusion according to sex.

A combined lack of access to financial services and poor mobile penetration among women have led to the gender gap in digital financial inclusion globally. This is important because, although many schemes have been designed to increase financial inclusion of women by providing digital transfers, addressing the underlying social impediments that prevent access to financial services and mobile access is crucial to reversing the gender gap ([Gelb, Mukherjee, and Navis 2020](#)). These schemes fail when women lack access to mobile technology, digital or financial literacy to manage accounts, and financial services coupled with the digital cash transfers.

Figure 1. **Composition of Financial and Mobile Inclusion**



Sources: Findex 2017; Gelb, Mukherjee, and Navis 2020.

In Pakistan, where only 7 percent of women had financial accounts and 5 percent had ever received mobile payments in 2017 and widespread low literacy and patriarchal constraints caused further limitations, the Benazir Income Support Program experimented with cash versus smart cards, mobile banking, and debit cards. Despite challenges, digital transfers enhanced the status of women in the household and community yet fell short of formal financial inclusion by providing limited specialty accounts, which did not offer an array of financial services (Cheema et al. 2016). Now Pakistan is piloting fully functional accounts to enhance gains from digital payments. Similarly, in neighboring Bangladesh, the Primary Education Stipend Program⁵ has increased financial inclusion through mobile money accounts, which two-thirds of mothers reported gave them greater control over the stipend and enhanced bargaining power (Gelb et al. 2019). Despite this, 90 percent of women cashed out in full immediately, limiting the potential for financial inclusion. A separate experiment in Pakistan overcame this hurdle by testing gender-centric incentive messages, which increased women’s enrollment in and use of

JazzCash digital wallets by up to 34 percent (ideas42 2020).

Digital transfers have been used to enhance social empowerment in addition to financial empowerment. In Niger, digital transfers increased women’s empowerment, bargaining power on expenditures, and labor force participation (Aker et al. 2016). Recipients of digital transfers spent less time traveling to receive and waiting for their transfers (20 hours saved)⁶ and were 7 percent to 13 percent more likely to plant crops such as okra, earning income from the added productivity. Likewise, direct deposits of women’s wages from the National Rural Employment Generation Scheme into individual bank accounts in Madhya Pradesh, India, enabled the women to increase their labor market participation despite wages remaining flat (Field et al. 2016). In Kenya, women receiving mobile phone-based digital money transfers were better able to save, increase their financial resilience, and shift into greater income-generating activities; this included a 22.3 percent increase in financial savings for female-headed households and a 9.4 percent increase in engagement in business and sales (Suri and Jack. 2016).

5 The Primary Education Stipend Program provides a monthly stipend of 100 takas (\$1.20) to mothers based on school attendance.

6 A time savings of 20 hours per day at \$3 per day wage equates to \$7.50 saved or 20 kg of grain per transfer.

As elsewhere, women in all three cases highlighted the ability to conceal the arrival and use of the transfer from their partners as the main reason for their ability to determine its use, including on more diverse foods and better clothing for children.

Financial Inclusion and Savings

Recent studies have shown that digital transfers made to a financial account may induce greater upfront savings than physical cash transfers, although households receiving cash may catch up over a short time horizon ([Brune et al. 2017](#)). To reap longer-term benefits of financial inclusion, a program must include key features to onboard recipients to broader goods and services rather than a limited specialty account just for benefits.

In Malawi, a windfall experiment was conducted in which households received a transfer of 25,000 kwacha (approximately \$60) in cash or directly deposited into their bank accounts ([Brune et al. 2017](#)). An automatic savings component was randomized with payment timing (immediate, one day, eight days), with all households required to return to the bank to receive payment. Of those receiving direct deposits in a formal financial account, 84 percent to 86 percent withdrew the transfer on the same day, and 95 percent to 97 percent withdrew money in the first week. Savings default (automatic) participants retained higher savings initially, but this did not lead to a level of total savings different from that of the cash group. Regardless of physical cash transfer or direct deposit, within two weeks, participants had spent half of the transfer (one month's food cost). The savings default had no lasting impact on smoothing consumption and ultimately spending the money in full.

The study in Niger also demonstrated the need for deliberate design to achieve financial inclusion. Evaluating consumption and dietary diversity, recipients of mobile money outperformed two groups (those who received physical transfers and those who were alerted

via mobile phones) ([Aker et al. 2016](#)), although this same group of mobile money recipients did not use their accounts for remittances, savings, or other services like those who received mobile money with a message alert. This suggests a need for messaging, training, nudging, and support to create an on-ramp to financial inclusion. Likewise in India, although digital transfers reduced time to collect wages and stimulated a 41 percent decrease in leakage of funds, lack of incentives for banks and low digital literacy for customers precluded recipients from using the formal financial accounts effectively for savings or investments ([Muralidharan 2016](#)).

Digital cash transfers are strongly correlated with financial inclusion but not causally linked ([Gelb et al. 2020](#)). For example, in recent years, India has seen a significant increase in coverage of the Aadhaar digital identification system and the proportion of new financial accounts (from 35 percent in 2011 to nearly 80 percent in 2017) to receive government-to-person payments. The benefit from this scheme is limited though, because households lack the ability to use the accounts for financial activities other than payment collection. This illustrates how access to digital cash transfers can be correlated with but not cause financial inclusion.

Implementers can address several key access barriers that digital transfers pose by:⁷

- Creating free, simple enrollment processes for identification authentication.
- Simplify KYC requirements, including online methods.
- Collaborating with mobile network operators to expand access to mobile services.
- Allowing non-banks to offer payment services and pushing for interoperability between mobile network operators.

⁷ Several recommendations can be found in [Gelb et al. 2020](#), Table 1. Policy Directions for Universal JAM.

- Promoting shared digital infrastructure across service providers.
- Establishing online payments for person-to-government services.
- Integrating support systems and ensuring that needs of vulnerable groups are accounted for.

Implementation Considerations

Studies since 2016 reinforce previous findings that underscore the potential for digital cash transfers to result in better beneficiary outcomes and service delivery than physical cash transfers, but this relies on establishing the right foundation for digital cash transfers in a cost-effective manner without increasing transaction costs or excluding vulnerable populations. When these conditions are not in place, recipients tend to prefer familiar physical cash transfers. The needs of recipients and constraints of the environment must be considered when determining the appropriate mechanisms to offer in a given context. Adoption of physical cash transfers should be prioritized in environments where digital transfers cannot thrive because of challenges such as poor mobile connectivity, lack of formal identification, low financial and digital literacy, and high levels of informality of the workforce.

Key considerations for effective digital payments include demand- and supply-side considerations such as widespread ID, mobile phone, and financial account coverage, as well as digital literacy, financial literacy, and support systems for the most vulnerable people, who may be excluded. Even with these measures in place, digital cash transfers do not unambiguously improve household welfare (Aker et al. 2016). Digital cash transfers can also be used to exclude or perpetuate power dynamics, particularly through corruption, which has been seen to occur when fiscal savings is the primary goal of implementation (Gelb et al. 2020). For implementers to succeed in establishing a strong foundation, increasing efficiency and improving service delivery for beneficiaries

together with responsive grievance redress mechanisms should be the primary goal, with fiscal savings to the implementer as an added gain.

Despite benefits, several potential pitfalls of digital transfers require regulation and consumer protection. The [2017 Global Financial Inclusion and Consumer Protection Survey Report](#) (World Bank Group 2017) found that KYC regulations formed some of the most stringent barriers to access for poor and vulnerable populations when implementers shifted from physical cash to digital transfers (Gelb et al. 2020). Seventy-five percent of 144 reporting countries required proof of residence, 69 percent proof of nationality, 44 percent proof of income, and 35 percent proof of employment to open a formal bank account (World Bank Group 2017). Even countries with simplified KYC requirements can unintentionally create barriers to service delivery such as requiring identification and proof of address. In Jharkhand State, India, digitalization requiring beneficiary authentication inadvertently quintupled exclusion, with elderly adults and individuals with disabilities faring the worst despite government efforts to streamline delivery and fight corruption (Drèze and Khera, 2015). When systems are improperly designed, or populations are poorly sensitized and prepared to integrate into the new digital methodology, the consequences can be grave for the most vulnerable populations.

As implementers such as governments commit to the upfront investments required on the demand and supply sides to transition to digital transfers, the benefits are significant. This includes reductions in transaction costs for recipients and implementers alike. For example, in Niger, m-transfers were 20 percent cheaper to implement per transfer than cash distribution (Aker et al. 2016) and the National Rural Employment Generation Scheme in India saved the government approximately \$38 million per year in reduced corruption and leakage (Muralidharan 2016). In particular, mobile money can be effective in areas of mobile penetration where payment choices are limited, such as remote unbanked areas outside of formal financial institutions.

Emerging Insights

Whether a household receives cash manually or digitally appears to have limited effect on overall consumption and expenditure, although effects on how that cash is spent, such as for dietary diversity, vary based on payment mechanism. Payment mechanisms also have limited effect on financial inclusion except where designed as an intentional program outcome, although by making payments easier, reducing transaction costs, freeing up time, and providing pathways to savings or other financial services, digital cash transfers have been found to increase food security in times of crisis, working hours for income generation especially for women, and empowerment. This is possible only when the necessary infrastructure is in place; digital transfers may not be as conducive at least initially in countries where identification systems, mobile phones, bank accounts, and cash withdrawal services are less abundant. These environments will require greater upfront investment by implementers to access hard-to-reach populations before digital transfers are established, although ultimately cash in hand matters more than payment mechanism to drive welfare outcomes such as consumption, food security, financial inclusion, and empowerment for households in need.

COVID-19 presented a global test case for accelerating development of strong, well-coordinated, robustly designed cash-transfer systems, specifically those leveraging digital payment mechanisms. For longer-term benefit across social assistance programs, governments and central banks would be best placed to invest in development of digital architecture for social benefits programming by working with the private sector, such as mobile network operators and banks, to address supply-side challenges and civil society and others to support demand-side barriers such as low digital and financial literacy. This would include development of identification systems such as biometric authentication processes, correspondent regulation and policies, payment infrastructure, simplified KYC processes, and digital literacy training.

For recipients, predictability of receiving transfers matters as much as payment mechanism. Therefore, if cash is more reliable because of constraining factors on digital transfers such as mobile phone penetration, coverage, or access to agent networks, that is the mechanism that policy makers should endorse and adopt. If digital transfers have more advantages where a robust mobile infrastructure exists, barriers to digital literacy are relatively low, and authentication fail safes are in place when technologies do not perform, digital transfers should likely supersede cash as the mechanism of choice. The key policy path should be providing beneficiaries a choice, whether through cash, digital transfers, or both.

Implementers should avoid overreliance on digital or assumption that digital transfers will automatically yield positive welfare outcomes for households, such as an increase in consumption, dietary diversity, gender equity, or financial inclusion. Households need onboarding and sensitization and support, including training and messaging, in many contexts, which can be facilitated with stepwise introduction to digital transfers. Implementers should aim for mobile money wallets, but if that is not possible, digital transfers can be made to an account with nearby check-in, check-out, as the target group prefers.

It is also important to highlight that “cash plus” (e.g., nutrition training) activities are often organized face to face on payment days, especially when transfers are paid manually to beneficiaries. In moving to digital payments, programs must adjust modalities to deliver these plus elements, which have been found to affect a range of outcomes, by figuring out when and how to provide accompanying measures (Roy et al. 2021).

Further research is needed into the long-term effects of digital cash transfers to demonstrate whether greater control over resources, bargaining power, ease of access, and availability of financial products and services have long-term impacts on household welfare indicators such as health and nutrition, education, and empowerment.

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Evidence at Your Fingertips Series

This note is part of thematic briefs in the series including:

- Evidence Briefs on Cash Transfers: Overview and Ten Key Messages
- Cash Transfer Size: How Much Is Enough?
- Cash Transfer Timing: How Transfer Duration and Frequency Contribute to Outcomes
- Cash Or In-Kind Transfers: Do Outcomes Vary According Transfer to Modality?
- Can Safety Nets Reduce Gender-Based Violence? How?

The series is launched with that aim that these be living documents. In that spirit, the team welcomes suggestions on materials and topics to be covered in the future series that can serve as useful, practical references for practitioners of social protection.

The series is a joint initiative by Innovations for Poverty Action and the World Bank's Social Protection and Jobs Global Practice comprising Nathanael Goldberg, Lauren Whitehead, Savanna Henderson, Ana Alariste Tamayo, Julie Kedroske, Ugo Gentilini, Yuko Okamura, Mohamed Almenfi, Hrishikesh TMM Iyengar, and Mia Blakstad. For any questions regarding this brief, please reach out to socialprotection@poverty-action.org and malmenfi@worldbank.org

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