

**Timeline**

2019-2021

**Study Type**

Randomized Evaluation

**Research Implemented by IPA**

Yes

# Surveys to Improve Cash Transfer Delivery in Bangladesh

## Researchers

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## Abstract

Digitizing government cash transfers may boost usage of formal financial services among vulnerable households and women's economic empowerment, but poor delivery of these digital transfers could increase the risks that beneficiaries face. In this project, IPA is partnering with Aspire to Innovate (a2i), in Bangladesh to understand how beneficiaries, particularly women, are notified of and receive their payments. These findings can help increase state capacity to proactively monitor and identify difficulties at scale.

There will be two proposed interventions to increase beneficiaries' knowledge of mobile money accounts and features:

Circulation of posters designed specifically for illiterate populations which will provide information regarding mobile money account features. The posters allow the information to reach homes and potential clients who may not otherwise visit the MFS agents. The posters serve as a constant reminder about available services whenever an MFS client operates the mobile money account.

Video messages in the local dialect highlighting the key aspects of mobile money accounts, specifically on (1) cash-in (Deposit Money), (2) cash-out (withdrawals), (3) send/receive money, (4) paying bills, (5) PIN safe-keeping, (6) avoiding illegal fees charged by the agent

Beneficiaries will be randomized at the union level, such that beneficiaries in each area will receive one of the following treatments: (1) Video + Poster. (2) Video only. (3). Poster only or (4). No treatment. Data on specific outcome variables will be collected through phone surveys of 3,000 randomly selected G2P beneficiaries, before and after the treatment.

These interventions will allow researchers to understand whether removing barriers to information increases demand for mobile financial services among the poorest G2P payment beneficiaries.

It will also provide policymakers in a2i, the Department of Social Services (DSS) of Bangladesh and Ministry of Social Welfare (MSW) with information about the state of awareness and usage of mobile financial service (MFS) accounts and allow them to assess the impact of this shift to digital payments.

A2i will continue to regularly adapt and implement the short version phone survey after the completion of this project. As part of this process, IPA will co-create a learning agenda with a2i to identify other sources of data and establish a set of indicators which will compliment phone survey data to meet a2i's objective of addressing the long-term needs of these beneficiaries.

## Project Outcomes of Interest

Knowledge and use of mobile money accounts and features

## Partners

Aspire to Innovate (a2i), Bangladesh Ministry of Social Welfare

## Impact Goals

- Build resilience and protect the financial health of families and individuals
- Improve social-safety net responses

## Project Data Collection Mode

- CATI (Computer-assisted telephone interviewing)

## Results Status

No Results Yet