Chivo Wallet: El Salvador's Government Digital Payments Rollout

Digital Inclusion · Good practice · El Salvador

Quality score: 92/100

Evidence strength: Observational / pre–post

Summary

El Salvador launched Chivo, a digital wallet with a $30 sign-up bonus, as a financial-inclusion tool for its majority-unbanked population when Bitcoin became legal tender in 2021. A peer-reviewed Science study found broad initial adoption but a rapid drop-off in sustained use.

Key dimensions

Dimension	Score
Innovation level	3/5
Sustainability (ongoing)	1/1
Evaluation evidence	1/1
Demonstrated reach	1/1
Documented learning	1/1

Evaluated by C-NAPSE

Data sources

C-NAPSE web research — accessed 2026-07-09

Government of El Salvador / Chivo S.A. de C.V. — accessed 2026-07-09

Science - Are Cryptocurrencies Currencies? Bitcoin as Legal Tender in El Salvador (2023) — accessed 2026-07-09

NBER Working Paper 29968 — accessed 2026-07-09

Yale Insights - El Salvador adopted Bitcoin, Salvadorans mostly shrugged — accessed 2026-07-09

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