

LEVERAGING BEHAVIORAL INSIGHTS FOR INFORMED POLICY-MAKING

WORKSHOP REPORT



Introduction

Human decision-making is influenced by a host of internal and external stimuli, conscious interest as well as unconscious biases, and established social norms — all of which can lead people astray from otherwise optimal decision-making. As public policy aims to create principled guidelines for how people should act in society, understanding how and why these factors affect peoples' decisions becomes a critical component.

Globally, researchers, practitioners and governments have achieved significant social and economic gains by leveraging insights into human behavior to inform and improve policies across consumer protection, health, education, energy and environment, telecommunications, and public service delivery. In India, the applied use of behavioral insights, while still in the early stages, has produced a foundational understanding of the social and behavioral norms that are particularly relevant to the Indian context.

In practice, the country has found success in incorporating behavioral nudges, as with

programs such as Beti Bachao, Beti Padhao (BBBP) and Swachh Bharat Mission (SBM), that have sought to address the problems of child sex ratio imbalances and open defecation, respectively.

In emphasizing the larger contributions of behavioral science applications, the Economic Survey of 2018-19 has renewed the conversation on creating a permanent fixture for leveraging behavioral insights in Indian policy-making. The aim of this pursuit is to embed behavior-based assessments in current and future programs and policies to broaden impact and further support India's ongoing development plans.

Establishing such systems and processes at the national level to leverage behavioral insights will allow policy-makers and practitioners to build on what works, test promising behavioral interventions, and support states in applying behavioral insights to improve their ongoing programs and schemes. While these observable benefits exist, questions remain for how behavioral interventions should be tackled at scale and what role the Union government and NITI Aayog can serve to most effectively and ethically achieve these aims.





The Event

The “Leveraging Behavioral Insights for Informed Policy-Making” workshop centered on defining what lessons exist for behavioral interventions in India and what is needed to scale up the use of behavioral insights for policy-making at the state and national levels. Focusing on gender as a priority area, a pragmatic approach was sought in leveraging behavioral insights to improve gender equality and women’s empowerment through NITI Aayog’s ongoing gender initiatives.

The workshop was divided into two sessions: an opening panel and a series of small group discussions. The opening panel, co-chaired by Prof. Anup Malani (University of Chicago) and Ms. Anna Roy (NITI Aayog), commenced with an overview by Prof. Malani on the foundational aspects and core concepts of behavioral economics, as well as its relevance to policy-makers. Afterwards, the moderated panel discussed the types of behavioral interventions that have been successful in India, and asked what lessons were learned and what potential

interventions may be applied to the field of gender.

Subsequently, the small group discussions divided participants into four groups to examine two specific ongoing NITI Aayog gender initiatives: the Women Entrepreneurship Platform (WEP) and the generation and utilization of gender-disaggregated data. The aims of these breakout sessions were to gain tangible inputs that can improve each program’s impact as well as identify behavioral interventions that may serve as beneficial pilots in addressing gender equality and women’s empowerment.

Through this workshop, policy-makers, academics, researchers, practitioners and subject matter experts convened to provide their insights and experience in applications of behavioral science for policy. In the report that follows we present key insights from the workshop’s discussions as well as the direct recommendations that NITI Aayog may consider adopting or piloting in their ongoing gender initiatives.

Key Insights

1. Communication is an effective behavioral influencer, but other types of behavioral interventions should be explored.

Communication and messaging have been some of the most frequently used behavioral tools in India—often contributing to significant behavior change. Swachh Bharat Mission (SBM) incorporated Mahatma Gandhi's principles of cleanliness in their messaging, and directed their communications to target peoples' emotions regarding open defecation to increase toilet usage. Beti Bachao, Beti Padhao (BBBP) designed behavior change campaigns such as 'Selfie with Daughter' that encouraged fathers to post on social media about their daughters' accomplishments, thereby attempting to increase the value placed on girls in their communities.

However, communication is only one subset of tools useful in achieving behavior change. The use of incentives, leveraging social norms, defaults, commitment and planning tools, and personal ego all present potential in the Indian context. For example, in cities across India pavements and walls are being painted with images of religious figures and symbols to discourage citizens from urinating and littering in public. The religious sentiments act as restraints for individuals to not disrespect their religious idols, and have been largely effective in improving public hygiene and sanitation. As behavioral insights become more widely adopted in development interventions in India, it will be important to test and expand the portfolio of interventions available.

“Behavioral interventions in India, for example in health, often focus heavily on communication, but there exists also a wealth of interventions focusing on memory, planning, simplification, visualizations, and so on that also show promise.”

- Pooja Haldea, CSBC, Ashoka University

2. Find the right messengers, and the right targets.

For behavioral interventions to be successful, involving the right stakeholders is equally important to designing the appropriate intervention. For instance, the government of Bihar's attempts to curb men's alcoholism through messaging campaigns failed when their interventions only targeted men. After the government included women in their target population, alcoholism began to decline due to women's recognition of alcoholism as a primary factor for family poverty and domestic violence. It was thus hardly surprising that they took up the mantle of strong vigilance against alcohol distributors by calling on government issued hotlines to leave tips and report defaulters.

Additionally, the previous use of celebrity campaigns and endorsements has experienced mixed results. While celebrity campaigns successfully supported polio eradication, in tuberculosis (TB) interventions they have shown limited results to reduce social stigma and increase drug adherence. However, in the case of TB, once TB survivors were incorporated in campaigns, and in patient support groups and direct community mobilization, drug adherence rose. Cured patients were better messengers to sensitize the community by sharing their experiences as well as encourage patients to take their medication by showing them the positive end result. In both cases, leveraging the right messengers and targeting the appropriate individuals have been crucial to their success.

“Particularly for women, having positive deviants and role models are important. In TB interventions, for example, when survivors speak out and remove the stigma, ideas begin to change.”

- Moni Sagar, USAID

3. Nudges are contextually dependent and don't work across all geographies.

India has a diverse socio-cultural landscape; interventions that show promise in one state might fail to bear the same results in another. Likewise, soft factors such as historical contexts and cultural norms, which vary greatly by region, play an integral role in determining the success of an intervention. Globally, replicated interventions across countries are known to have mixed results. For example, leveraging social norms to increase tax compliance has been effective in both Latin America and the United Kingdom, but was ineffective in a World Bank intervention in Poland where participants responded more towards framing of hardline sanctions and penalties.

This realization brings caution to typical conversations around scaling of interventions which frequent development conversations in India. Proceeding with replicated interventions across contexts has the potential to simultaneously erode impact and waste resources. Hence, all interventions need to be examined with the lens of “what worked and why” before venturing into the phase of scale up. Even if the interventions are not scalable across contexts, incorporating such a review into ongoing and future behavioral interventions will at least identify promising practices and lessons to learn from.

“Issues of scale and transferability when thinking about interventions need to be approached with caution. Interventions must be suited to the local context, influenced by culture, history or norms, and not all may be scalable.”

- Dr. Nandita Bhan, GEH, UCSD

4. Separate the behavioral and structural barriers to design appropriate interventions.

Behavioral interventions cannot be a panacea for solving India's social and development problems. These interventions work in

specific cases where cognitive biases prevent people from making otherwise beneficial and available decisions. For example, interventions encouraging latrine usage often target common behavioral assumptions around cleanliness, improving user experience, or sanitation norms. However, when the latrines built are not child friendly for women to accompany children, or have open physical gaps that pose a safety issue for women, behavioral interventions will not be effective. Even if the population favorably views latrine usage, poor infrastructure and planning can waste the efforts of meaningful interventions.

From a policy-making perspective, care should be taken in identifying the types of barriers, and the underlying gender dynamics, that classify as behavioral and are potentially relevant for behaviorally-informed interventions. Behavioral interventions and nudges alone cannot be used to solve institutional or systemic roadblocks. In order to be effective, these interventions must first separate out the challenges arising from behavior barriers, followed by a thorough recognition of institutional gaps and barriers that prevent achieving the intended outcomes.

“There needs to be a holistic effort to map a 360-degree view of the decision-making process and associated human behaviors in a given context to be able to identify the problems that behavioral interventions, especially low-touch nudges, can and can't address.”

- Preeti Anand, ideas42

5. Leverage private-sector resources and solutions for greater impact.

The private sector witnesses concerted efforts in a systematic fashion that allow behavioral interventions to flourish and generate successful outcomes. Companies such as Amazon and other digital platforms have, for example, leveraged concepts such as ‘social proof’ through peer reviews and customer rating systems to inform users’ behavior. These efforts have generated a substantial amount

of evidence for the behavioral insights that are relevant for India, and under which contexts for which populations.

These insights provide a foundation of knowledge for policy-makers to design and implement behavioral interventions. Leveraging these insights, as well as expanding partnerships with private sector partners in the design, implementation, and evaluation of such interventions can reduce the barriers to utilization and provide sufficient technical support to solve current capacity constraints.

“It is crucial for the private sector to partner with existing government programs and structures to ensure optimal utilization and maximum impact. There is no point in replicating efforts, and double and triple use strategies must be explored to connect with government partners and induce change.”

- Ankhi Das, Facebook

6. Ensure nudges don't become sanctions or coercion.

As behavioral interventions and nudges aim to alter people's decisions—albeit ever so slightly while attempting to preserve their choice architecture—how these interventions are used will need to be carefully scrutinized. At the local level, what's designed as a nudge may become an unintentional sanction in an attempt to coerce or intimidate already disadvantaged communities. Complicating this matter is the fact that behavioral interventions span across sectors, meaning the ethical and practical considerations that arise from helping people exercise more are inherently different from financial planning and investment decisions.

A necessary step in ethically implementing behavioral interventions should involve detailed assessments of the social and behavioral 'problems' identified. These preliminary assessments may identify the underlying behavioral barriers, gaps in current government or external interventions, the existence of structural or institutional barriers, and the feasibility of nudges in improving, or

potentially harming, on-the-ground outcomes. The results of which should be used as the objective criterion for building nudge interventions to ensure thorough rationalization of why behavioral interventions are the most appropriate solution. Formalizing these practices into a larger policy and strategy agenda for behavioral interventions can also serve to put the public's safety and freedom of choice as the core priority.

“It is important to check the ground-level tendencies of potential nudges, and interventions should be designed with sensitivity to the time needed to affect long standing, ingrained behaviors - unrealistic goals may legitimize extreme methods.”

- Nalini Gulati, International Growth Centre (IGC)





Leveraging Behavioral Insights at NITI Aayog

In incorporating and scaling behavioral insights and interventions in India, NITI Aayog—the government’s think tank and the entity responsible for cooperative federalism towards achievement of the UN Sustainable Development Goals—will serve as a crucial actor. In their role to support the design of effective policy, NITI Aayog has the ability to raise awareness of behavioral interventions that work in the Indian context and pilot promising interventions.

In the workshop’s second half, two of NITI Aayog’s flagship gender-focused initiatives were discussed for how behavioral insights could be leveraged to improve both their implementation, management, and outcomes. Four small group tables were created, with two tables per initiative, each with a different topic. Below, we share the ideas proposed and key insights for how these initiatives can be expanded and improved using behavioral science.

Social Media as a Platform to Nudge

Social media has become an influential platform for inducing behavior change. With its expansion, every online individual has become a content curator, and thus peer influencer. Leveraging such material, instead of bringing in external and celebrity individuals, can increase relatability. For instance, ThumbStoppers are viral 10-second videos that have proven to be successful in garnering traction to relevant social issues.

Mentorship

A need exists to scale up mentor-mentee programs to encourage women to enter the formal economy. Facebook has created a network of 100 mentees of Adivasi girls and provided them with basic technological skills to propel them into the digital economy. Four girls have been paired with one mentor to help them engage with the social institutions and leaders around them. This program has seen tremendous success and the mentees have used their new-found voices to bring social change in their respective communities. Mentorship, hence, is a critical tool to empower such marginalized voices.

- Ankhi Das, Facebook

Women Entrepreneurship Platform (WEP)

WEP is NITI Aayog’s flagship initiative to support women entrepreneurs in India. It is a unified access portal which serves as a one-stop shop to access services and resources, explore funding opportunities, connect and engage with other women entrepreneurs as well as subject experts. The WEP currently aims to support women entrepreneurs in the following areas: 1.) Funding and Financial Assistance, 2.) Incubation and Acceleration, 3.) Taxation and Compliance Support, 4.) Marketing Assistance, and 5.) Entrepreneur Skilling.

The platform is now in a period of rapid expansion, increasing its online and offline engagement to better support women entrepreneurs. WEP's online support is provided in the form a knowledge bank which contains details regarding government schemes, masterclasses, tool kits and checklists amongst other information relevant to women entrepreneurs. The WEP also hopes to connect entrepreneurs to interested funders and other collaborators through a variety of engagements on the portal. In addition, WEP aims to cater to the localized needs of women entrepreneurs through city chapters which would become the offline wings of WEP.

Two breakout tables were created for WEP, one focused on online engagement and one for offline engagement.

Online engagement:

- **Make registration and engagement easier.** Streamlining the registration process can lessen the hassle of getting people registered and involved on the platform. Incorporating automatic registration when women seek business support, such as registering their business with the government, may make it easier to join. Additionally, laying out a user roadmap of what's needed to begin and including an overview of what resources are available to entrepreneurs on the platform, can also better equip users to navigate the portal according to their needs.
- **Goal setting for women entrepreneurs.** Setting targeted goals can be a powerful tool to support people in achieving their commitments. On the platform, establishing personal goals through the registration process could increase engagement and user experience. Combined with frequent reminders about profile completion, progress towards goals and platform usage, these interventions could increase the amount of time spent on the platform as well as the number of services and resources utilized by entrepreneurs. Gamification through avatars, badges, and rewards may also support this aim.

Offline engagement:

- **Define barriers to engagement.** Defining utility expectations and tracking offline participation will be crucial for city chapter success. To support this, addressing the opportunity costs and behavioral barriers that prevent participation should be utilized. Determining reasons for non-attendance, and barriers such as lack of childcare services or transportation, will help define the workings of offline chapters that maximize engagement. Making it easy for people to attend while tracking those who drop out and the reasons for doing so will be a key step.
- **Strategically craft a communications strategy.** Positive messaging around the service offerings of WEP's online and offline engagements can increase traction for both. Leveraging priming and targeting people's emotions can highlight important features of WEP and encourage attendance and participation. Under a strategic communications plan, male and female champions can also be utilized to raise awareness and serve as role models for aspiring female entrepreneurs.

Generating and Utilizing Gender-Disaggregated Data

NITI Aayog's *Strategy for New India at 75* years since independence emphasizes the need to generate gender-disaggregated data and identify key indicators with which to measure and track the status of India's women. To that aim, NITI Aayog is undertaking a gender-based index that will identify priority gender indicators across sectors, rank states' performance, and establish best practices on policies relating to women. While gender equality and gender parity indices exist at the regional and global level to track gender indicators, this initiative will be the first India-specific assessment that expands on previous measures and caters to the country's diversity across states.

To be launched in 2020, the results of the gender-based index will be used to identify best practices and areas of improvement, and create actionable roadmaps for states. With the index results, states will be empowered with gender-disaggregated data that will enable evidence-based policy-making. As a policy instrument, these insights will foster improved gender policies and programming that better cater to women's livelihood and socioeconomic outcomes.

Two breakout tables were created for, one focused on the report structure and design, and one for the implementation of the index and its results.

Index and report structure and design:

- **Make it easy to understand.** The way in which the report and its results are presented can impact how the data and recommendations are both internalized and acted upon. Using data visualizations to ease data interpretation, framing the results to highlight desired correlations or outcomes, and crafting messages to the intended audience will all be crucial in this regard. Creating different versions of the report should be considered to ensure each audience receives messaging related to their position.
- **Align with states' ongoing initiatives.** State governments oversee numerous schemes and programs, of which the proposed gender index will only add to those responsibilities.

In creating the index, aligning the report with ongoing state schemes can help incentivize the way in which the report is received. To identify states' priorities, hosting of state and regional workshops can highlight both what states need and how the proposed gender index can best support their long-term goals.

Implementation of the index:

- **Set state-level goals.** Upon release of the report and implementation of the incorporated recommendations, working with states to identify their priority areas and set improvement goals may help incentivize states and encourage follow through on commitments. Supporting states to select these areas for themselves, including timelines and intended outcomes, may also ease the process of monitoring when states have sufficient buy-in.
- **Establish intermittent monitoring structures.** With the numerous responsibilities that state governments oversee, accountability to improving program outcomes can be difficult with only annual or otherwise infrequent review periods. Establishing more frequent, perhaps monthly or quarterly, monitoring structures will serve as gentle reminders for states to continue with their interventions. However, these review structures should also follow capacity building and other empowerment measures to ensure states can make effective improvements in gender programs and policies.



Conclusion

In scaling up behavioral interventions in India, a breadth of experience and knowledge already exist for what has worked and what is yet to be tried to improve gender equality and women's empowerment. In order to be effective, nudges must target the right people, at the right level, through the right intervention mediums. However, as this workshop highlights, behavioral interventions and nudges are not the sole solution and must take place in a larger context of social reforms involving public, private, non-profit, and academic spheres.

NITI Aayog will play a crucial role in both leading and piloting promising interventions, as well as supporting larger interventions and systemic changes in attitudes and processes that support behavioral interventions. Expanding the use of pilots and formal evaluations, backed by reliable data, will support the creation of an empirical foundation of what can work, with particular focus on gender equality and women's empowerment. WEP and WISE may serve as a viable testing ground for which these tools may be applied to guide future work in adapting behavioral insights for public policy in India.

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About the International Innovation Corps

The International Innovation Corps (IIC) is a social impact program that operates out of the University of Chicago Trust in India. Founded in 2013, IIC's mission is to identify and implement high-impact, scalable and sustainable interventions that make ambitious leaps in solving critical development challenges. IIC teams are embedded within large governmental and non-governmental organisations for 1-3 years to conduct comprehensive research, design sustainable solutions, implement and iterate interventions, evaluate outcomes, and scale best-practices by engaging diverse stakeholders across the system. Project teams receive continuous strategy support from the IIC management (including Engagement Managers and dedicated Project Leads) along with guidance from a network of project-specific mentors, and leaders within partner organisations.

About LEAD at Krea University

LEAD (formerly IFMR LEAD) is an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). It leverages the power of research, innovation and co-creation to solve complex and pressing challenges in development. LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre.

LEAD has extensive institutional experience in cultivating strategic research partnerships, creating knowledge platforms, and managing complex programs in its areas of expertise - financial inclusion, MSME & entrepreneurship development, governance, and health systems. Since 2005, the centre has been at the forefront of development research and programming in India, and has managed a portfolio of over 200 projects in collaboration with over 300 academics, governments, NGOs and private sector organizations from across the globe.

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