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Harnessing Behavioural Insights to Tackle Complex Development Challenges[1]

Summary: *Most of the world's intricate development challenges stem from individual behaviours. By honing in on how people make decisions and their inherent biases, behavioural insights provide innovative methods to tackle these challenges. For instance, Sustainable Development Goal 12, which focuses on responsible production and consumption, sets targets that necessitate personal changes in daily nutrition intake. This policy brief contends that the success of public policies largely depends on how individuals respond to them and whether these policies truly consider actual human behaviour. By examining individual decision-making processes and biases, behavioural insights pave the way for transcending traditional approaches and enhancing policy design and implementation to effectively address complex development issues.*

1. Introduction

In 2015, United Nations Member States committed to the ambitious seventeen (17) Sustainable Goals (SDGs), to enable progress on key issues including equity, climate, education, peace, gender equality, inequality, and more by 2030. Achieving these goals requires large-scale change and disruption to the status quo. Most of these goals are linked to human behaviour, norms, and attitudes necessitating change on the part of individuals, communities, organizations, decision makers, and societies. The “last mile” of any social intervention or project requires an individual to make a choice and act in a certain way — e.g., attend a training, vote, participate in a meeting, save money, take medicine, allow a child to go to school, use fertilizer, etc. If the policy or programme fails to provide the necessary information, incentives or means for behavioural change, it simply will not work.

The success or failure of interventions that aim to change behaviour hinges on people thinking, deciding and acting in a certain way. Thus, for interventions to work, it is critically important that they are designed in accordance with how people think, decide and act (Datta and Mullainathan, 2014). This is no less true for the design of programmes or policies aiming to change behaviour in low-income countries. Behavioural science has provided approaches and methods for understanding human behaviour, many

[1]This policy brief is an output of the Strategic Policy and Research Unit (SPRU) of the UNDP South Africa Country Office. The policy brief was prepared to stimulate policy debates on the *United Nations Secretary-General's Guidance Note on Behavioural Science* and *Our Common Agenda Policy brief 11 - UN 2.0: Forward-thinking culture and cutting-edge skills for better United Nations system impact*. Both documents represent significant advancement in incorporating behavioural insights into international development. The two documents acknowledge the critical role of behavioural science in tackling global challenges. They also present practical approaches for using behavioural insights to boost the effectiveness and impact of UN programmes.

The views expressed in this policy brief are those of the SPAU and do not represent the views of UNDP, the United Nations or any of its affiliate organizations.

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of which have proven useful for the design and delivery of interventions aimed at low-income populations.

There is increasing acceptance that interventions that acknowledge individuals' decision-making processes and the implicit tradeoffs required of individuals are likely to be more successful (Banerjee, Duflo, Glennerster and Kothari, 2010). To date, research to understand individual behaviour in the context of development interventions has tended to focus on the use of experimental methods to identify where behavioural insights can be usefully applied to improve the effect of an intervention. Behavioural insights have been particularly successful in understanding one-off decision-making at one point in time, e.g. farmers purchasing fertilizer (Duflo, Kremer and Robinson, 2011) or families deciding to bring their children to the clinic for vaccination (Banerjee, Duflo, Glennerster and Kothari, 2010).

Taking inputs from a combination of psychology, economics and neuroscience, behavioural insights incorporate the idea that people have behavioural biases when making decisions and that some of those behaviours can be changed. Bringing this more realistic knowledge into the design of public policies can make them more effective. Applying behavioural insights can support the design of more effective public policies, processes and services; it can improve organizational performance; and it can encourage, or "nudge," citizens towards more positive social behaviours.

Behavioural insights have been used in various scenarios, for example, to get more people to sign up for government services, to encourage university enrollment, and to motivate people to use less energy in their homes. Experimentation with behavioural science in public policy and development work has been rapidly increasing – transforming the way governments operate and citizens engage. Recently, governments around the world have begun to apply the findings from behavioural science in an explicit and sustained way. A 2014 report noted that "51 countries have central state-led policy initiatives that have been influenced by the new behavioural sciences."[2] In particular, various governments have created dedicated behavioural science teams, including in the United Kingdom, United States of America, Germany, Australia, Canada and the Netherlands. In addition, the World Bank,[3] the European Commission[4] and the United Nations[5] have launched major new initiatives to apply behavioural insights to policymaking.

UNDP has long recognized the potential of behavioural insights to improve policymaking and address "last mile" problems. UNDP has been investing in applying findings from behavioural insights in its programme design and its support for policy formulation. What began as a first experiment to support the Government of Moldova with improving the adherence rate of tuberculosis patients, matured into an emerging service line of the organization. UNDP has designed and scaled behaviourally-informed interventions to address environmental protection in China and Mongolia, to address gender-based violence in Egypt, Georgia and South Africa, to increase tax compliance in Moldova and Armenia and to improve the cash-transfer system to poor households in Bangladesh – to name a few.

In 2016, UNDP collaborated with the United Nations Behavioural Science Advisor to work on behaviourally informed design with eight UNDP Country Offices around the world. The report on this work, Behavioural Insights at the United Nations – Achieving Agenda 2030, shows that approaching development challenges with behavioural insights leads to better diagnoses of problems and better-designed solutions.[6]

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[2] Whitehead M, Jones R, Howell R, Lilley R, Pykett, J., (2014). Nudging all over the world: Assessing the global impact of the behavioural sciences on public policy, Swindon: Economic and Social Research Council, Swindon.
[3] World Bank, Global Insights Initiative, Available at: www.worldbank.org/en/programs/gini
[4] European Commission Behavioural Research, Available at: http://ec.europa.eu/consumers/consumer_evidence/behavioural_research/index_en.htm

[6] UNDP, Behavioural Insights at the United Nations – Achieving Agenda 2030, Available at https://www.undp.org/content/undp/en/home/librarypage/development-impact/behavioural-insights-at-the-united-nations--achieving-agenda-203.html

There is an expectation that “public policy and programme officials around the world can achieve better outcomes — often at low or no cost — simply by leveraging our current understanding of human psychology and behaviour” (Shankar and Foster, 2016:.3). Consequently, development organizations are increasingly seeking to design people-centred policies and programmes that incorporate findings on how people make everyday decisions, using a more sophisticated understanding of the social and psychological “underpinnings” of human behaviour (Kumpf and Foster, 2017; World Bank, 2015:2).

This policy brief defines behavioural insights, provides some behavioural insights for development case studies and makes a case for integrating behavioural insights in international development and policymaking.

2. Defining Behavioural Insights

Behavioural insights encompass the practical application of findings from behavioural science to understand how people behave, drawing extensively from behavioural economics, cognitive science, and psychology. This approach uses experimental psychology methods to observe and experiment with human behaviour, challenging traditional assumptions of rationality and leveraging these findings to shape effective policies (OECD, 2017; World Bank, 2017).

Flanagan and Tanner (2016) describe how behavioural insights address cognitive quirks such as loss aversion, procrastination, and confirmation bias, which can impede optimal decision-making. Interventions based on behavioural insights manipulate psychological and social factors in decision-making processes, employing techniques like setting defaults, simplifying information, emphasizing social norms, and leveraging social support or pressure to facilitate behaviour change. These insights have enabled the development of cost-effective public service interventions by encouraging better choices that benefit both individuals and society.

One notable example is a project in Kenya that increased water chlorination by setting up chlorine dispensers where people already collected water, resulting in a 53% increase in chlorinated water usage.[7] Similarly, in the United Kingdom, informing individuals about their neighbours' energy consumption led to significant reductions in their own energy use.[8] In China, promoting e-waste recycling through messages that emphasize community participation has also proven effective.[9]

Behavioural insights aim to enhance citizen welfare by developing policies and regulations grounded in empirically tested results from rigorous experimental methods. This field is part of a larger framework that includes behavioural sciences and behavioural economics, which merge traditional economic theories with psychological, cognitive, and social insights to investigate the non-rational factors that influence decision-making (Lunn, 2014; OECD, 2016).

The term 'behavioural insights' refers to the empirically based understanding of human behaviour derived from cognitive psychology, behavioural sciences, and social sciences. This knowledge is employed to better comprehend and forecast human decision-making processes (Anderson and Stamoulis, 2006; Team, 2017). Behavioural research has shown that individuals' decisions are often swayed by economic factors, social norms, or emotional responses, rather than solely by rational calculations (Kahneman, 2013). Central to behavioural insights are principles such as automatic thinking, the employment of mental models, and social influences (World Bank, 2014).

The use of behavioural insights in public policy has seen a significant rise. These insights have markedly influenced development interventions in low-income contexts, proving effective in various sectors. In agriculture, they have been used to optimize farming techniques and input management (Duflo et al.,

[7] Kremer, M., Leino, J., Miguel, E., and Zwane, A. (2011). Spring cleaning: Rural water impacts, valuation, and institutions, The Quarterly Journal of Economics, 126(1), 145–205.
[8] Dolan, P., and Metcalfe, R. (2013). Neighbours, knowledge, and nuggets: Two natural field experiments on the role of incentives on energy conservation, Centre for Economic Performance, London School of Economics and Political Science, London; Allcott, H. (2011). Social norms and energy conservation, Journal of Public Economics, 95(9), 1082-1095
[9] Ferraro, P., & Price, M. (2013). Using nonpecuniary strategies to influence behavior: Evidence from a large-scale field experiment, The Review of Economics and Statistics, 95(1), 64-73; Muchnik, L., Aral, S., & Taylor, S. (2013). Social influence bias: A randomized experiment, Science, 341(6146), 647-651

2011; Liu and Huang, 2013; Verschoor, D'Exelle, and Perez-Viana, 2016). In education, behavioural insights have been employed to enhance the quality of teaching and learning by influencing the behaviours of teachers and students (Benhassine et al., 2015). They have also been instrumental in encouraging personal savings through behaviourally informed financial products (Karlan et al., 2016). Moreover, these insights have facilitated greater access to electricity by modifying consumer habits and payment behaviours (Lee, Miguel, and Wolfram, 2016), and improved health outcomes by altering health-seeking behaviours (Hallsworth et al., 2016).

The application of behavioural insights continues to expand, demonstrating significant potential for addressing complex challenges across diverse sectors.

3. Behavioural Insights for Development: Some Case Studies

The integration of behavioural insights into development interventions, especially in low- and middle-income countries, offers a transformative approach to enhancing programme outcomes across various sectors. This integration is evidenced by a diverse array of case studies and resources that document the successful application of these insights:

- **Enhancing Policy Effectiveness**: Bryan et al. (2017) compile behavioural strategies to increase the effectiveness of development programs, categorizing them by policy strategy and the psychological phenomenon addressed.
- **Global Case Studies**: The OECD (2017) presents 129 cases from 14 countries, showcasing interventions in financial products, energy, environment, health, and more, although only a few are from lower-income countries.[10]
- **Behavioural Evidence Hub**[11]: An online platform launched by ideas42, Innovations for Poverty Action (IPA), and the Center for Health Incentives and Behavioral Economics at the University of Pennsylvania curates behaviourally informed innovations.
- **Research Database**: Innovations for Poverty Action maintains an online database searchable by the tag "behavioural design"[12]
- **World Development Report 2015**: The World Bank's report illustrates examples of behavioural insights organized by human decision-making principles: thinking automatically, socially, and with mental models.
- **Improving Health Outcomes**: Hallsworth et al. (2016) summarize cases applying behavioural insights to health, including experiences from lower-income countries.
- **Reproductive Health**: Ashton et al. (2015) demonstrate how behavioural economics tools are adapted for the reproductive health context in poor and middle-income countries.
- **Health and Nutrition**: The K4D Helpdesk Report by Rohwerder (2017) provides examples of behavioural economics applied in health interventions in poorer countries.

Illustrative Examples of Behavioural Insights in Action:

- **Post-Abortion Family Planning in Nepal**: An intervention by Sunaulo Parivar Nepal and Marie Stopes International used peer-comparison to motivate service providers, increasing long-acting reversible contraceptive uptake by 7.9 percentage points.
- **Diarrhoea Control in Zambia**: A behaviour change campaign in Lusaka used emotional drivers to improve caregiver practices, showing that complex behaviours can be influenced by building interventions around human motives.
- **Education Savings in Uganda**: A school-based savings program tested in Uganda improved academic performance and reduced dropout rates, demonstrating that financial behavior can significantly impact education outcomes.
- **After School Programmes in South Africa**: Behavioural nudges implemented in Western Cape's Mass Participation; Opportunity and access; Development and growth (MOD) Programme increased learner attendance, illustrating the impact of behavioural insights on educational engagement.

[10] https://www.oecd.org/gov/regulatory-policy/behavioural-insights-and-public-policy-9789264270480-en.htm
[11] http://www.bhub.org/
[12] https://www.poverty-action.org/topics/behavioral-desig

- **Child Development Support for Syrian Refugees**: The Behavioural Insights Team, in collaboration with the International Rescue Committee, used targeted message framing to increase engagement with early childhood development content among Syrian refugees.

These examples highlight the diverse applications and potential of behavioural insights to address a range of development challenges effectively. By focusing on how people make decisions and incorporating empirically tested interventions, behavioural insights can lead to more efficient and impactful development outcomes.

4. Conclusion: Embedding Behavioural Insights in International Development and Policymaking

Most of the world's complex development challenges are deeply rooted in individual behaviours. By honing in on the decision-making processes and biases of individuals, behavioural insights provide innovative avenues to transcend traditional, business-as-usual interventions and enhance the design and implementation of policies tailored to complex development issues. A notable example of this is highlighted by the work of 2019 Nobel Prize in Economics Sciences laureates, Esther Duflo, Abhijit Banerjee, and Michael Kremer, who explored how individuals in poverty often allocate their limited disposable income to activities that offer immediate gratification or temporary relief, such as spending on religious festivals[13] in India or owning a radio or television in Nicaragua.[14] Their research suggests that merely providing financial assistance is insufficient for poverty alleviation due to the plethora of competing expenditures.

This finding underscores that the effectiveness of public policies largely hinges on the extent to which they consider and influence real human behaviours. Behavioural insights provide a framework not just for understanding but actively shaping policy responses that consider the nuanced decision-making patterns and priorities of the target populations. According to Datta and Mullainathan (2014), this requires significant changes to how behavioural insights are currently utilized in development. They advocate for shifting away from narrow, isolated pilot programmes to broader application within existing projects that tackle significant development challenges, which are often influenced by underlying behavioural factors.

By integrating behavioural insights into policymaking, policymakers can acquire a deeper understanding of the issues at stake and the behavioural characteristics of their target demographics. This integration also aids in crafting more effective policy solutions that are better aligned with the actual needs and behaviours of the populations they aim to serve. As such, embedding behavioural insights into the policymaking process is essential for crafting interventions that are not only innovative but also effective in addressing the complex challenges that impede development globally.

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[13] https://www.thelancet.com/action/showPdf?pii=S0140-6736%2819%2932458-4
[14] *ibid*.

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