Mind, Behavior, and Development Unit

Applying Behavioral Science to End Poverty and Enhance Equity

WORLD BANK GROUP
Poverty & Equity

eMBeD
Mind, Behavior, and Development Unit

A Human-Centered Approach to Development Policy

Policy makers are increasingly turning to behavioral science to help tackle intractable policy challenges, including increasing student learning, raising savings rates, promoting energy and resource conservation, increasing productivity, improving sanitation practices, strengthening institutions, and reducing corruption.

At the World Bank, the Mind, Behavior, and Development Unit (eMBeD) is using behaviorally informed research to make development policies more effective. Standard development policy typically targets financial resources, laws, or incentives – the conventional tools used by policy makers.

A BEHAVIORAL APPROACH FOCUSES ON MINDSETS, DECISION MAKING FRAMES, AND THE SOCIAL ENVIRONMENT. IT DRAWS ON A VARIETY OF DISCIPLINES, INCLUDING ECONOMICS, PSYCHOLOGY, ANTHROPOLOGY, SOCIOLOGY, AND NEUROSCIENCE.

And because a key insight from behavioral science is that behavior and decision making are contextual, interventions rely on careful diagnostics and involve an iterative process of testing and adaption.

BEHAVIORALLY INFORMED POLICY

emphasizes the importance of context for decision making and behavior - a behaviorally informed diagnosis takes account of social, psychological, economic influences.

addresses details in bureaucracies, technologies, and service delivery that are sometimes overlooked in standard policy design but that dramatically affect development policies and initiatives, especially in a low-income context.

helps policy makers themselves avoid some of the decision traps and biases that affect all individuals, sparking the use of innovative, low-cost solutions.

About **eMBeD**

The Mind, Behavior, and Development Unit (**eMBeD**), the World Bank's behavioral science team in the Poverty and Equity Global Practice, works closely with project teams, governments, and other partners to diagnose, design, and evaluate behaviorally informed interventions.

By collaborating with a worldwide network of scientists and practitioners, the **eMBeD** team provides answers to important economic and social questions, and contributes to the global effort to eliminate poverty and increase equity.

WE WORK

in over

50

COUNTRIES

with more than

70

PARTNERS

on over

80

PROJECTS

ACROSS SECTORS

EFFECTIVE
ORGANIZATIONS

ENVIRONMENT
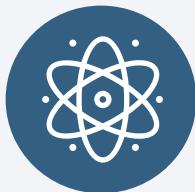
HEALTH

LEARNING

MINDSTATS

MONEY

SAFE SOCIETIES

THE LAB

WORK

How We Work

EMBED

We work closely with policy makers in their ongoing projects by conducting fieldwork, identifying bottlenecks, and designing and evaluating behaviorally informed interventions.

BUILD CAPACITY

We provide advice and workshops to help policy makers define and diagnose policy problems from a behavioral perspective.

PARTNER

We collaborate with partners internal and external to the World Bank to expand the use of behavioral insights in policy, leveraging resources to scale their work and ours.

Our Objectives

1

Promote the systematic use of behaviorally informed tools in development policies and projects.

2

Institutionalize the use of behavioral science in development organizations and governments,and ensure policy professionals acquire relevant skills.

3

Provide evidence on scaled and sustainable behavioral solutions, and generate more and better behavioral data.

Recent Results

Reframing mindsets and changing lives.

In *Peru*, together with the Ministry of Education, we reframed the beliefs of middle-school students by showing them that intelligence is malleable. The intervention led to a 0.14 standard deviation increase in math test scores, equivalent to four months of schooling, at a cost of less than $0.20 per student. eMBeD reached 50,000 students in an initial phase, and an additional 250,000 subsequently.

Creating connections and empowering local women.

In *Nicaragua*, the impacts on education and health investments of a productive cash transfer persisted two years after the program ended among beneficiaries who interacted with local female leaders. These households were 20 percentage points more likely to aspire to see their children in a professional career, showcasing how interactions with role models can be a powerful and cost effective way to affect changes in attitudes towards the future.

Partnering for better financial inclusion.

In *Tanzania*, we partnered with the wireless service provider Airtel on a project to encourage low-income individuals to save more using mobile money products.

Based on the results of an initial diagnostic phase, we designed behaviorally informed text messages that highlighted social comparisons, mental accounting, and more. The most successful intervention increased savings by up to 11% within two weeks.

Improving accurate recordkeeping and informing intelligent healthcare funding.

In *Nigeria,* inaccurate and incomplete healthcare recordkeeping limits policy makers' ability to direct funds where they are needed. In a pilot intervention in Ekiti state, **eMBeD** found that incentivizing accurate administrative work through social recognition programs and ceremonies increased recordkeeping accuracy by 13%.

Increasing tax compliance in context.

Behavioral science has long informed tax policy by employing social norms. Telling people that others have paid has been found to increase tax compliance in several countries. But in *Poland*, an **eMBeD** trial found that using punitive language increased tax compliance more than peer comparisons – "hard tones" increased tax compliance by 20.8%. If the best-performing communication had been sent to all taxpayers covered by the trial, the Polish Tax Authority would have generated 56% more in revenues.

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