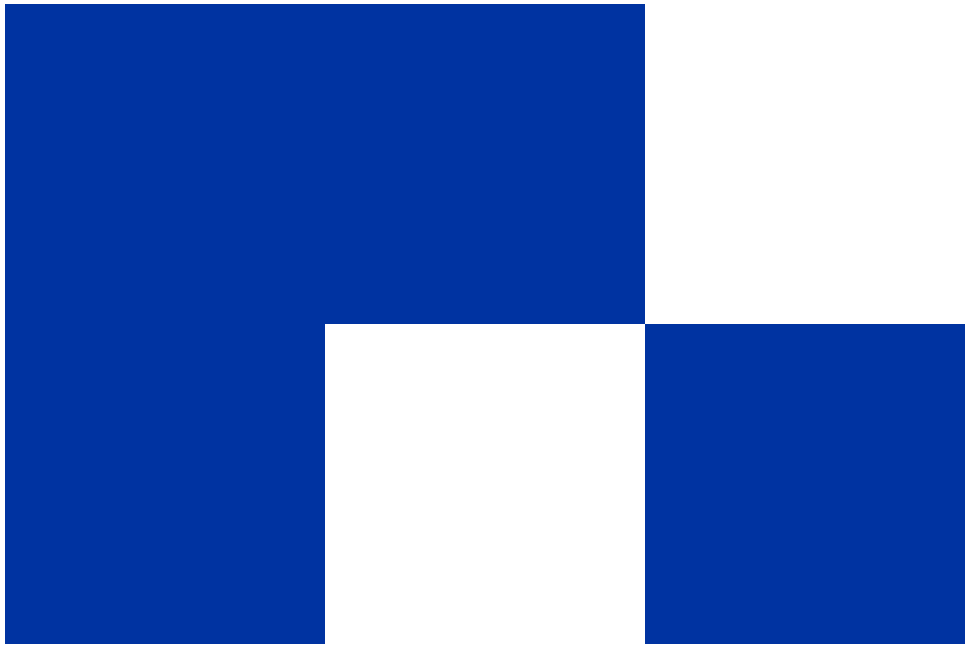
International Development & Applied Behavioral Science

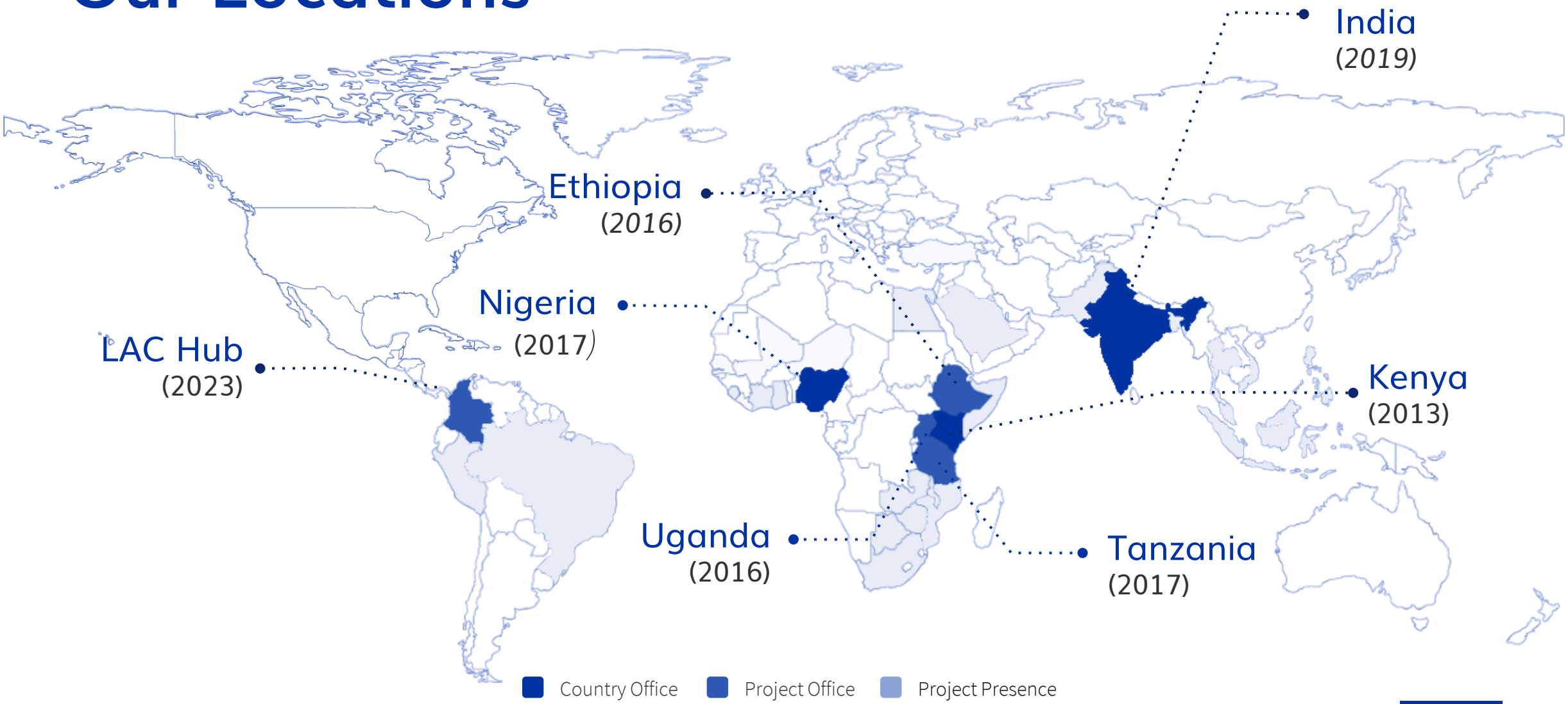


Dr. Steve Wendel
Vice President, Busara Center for Behavioral Economics
steve.wendel@busara.global

Busara

Busara applies and advances behavioral science in pursuit of poverty alleviation across the "Global South"

Our Locations



Busara in numbers

130+

Full-time staff

3

Decision Labs

500+

Completed Projects

45

Countries covered

A Few Clients

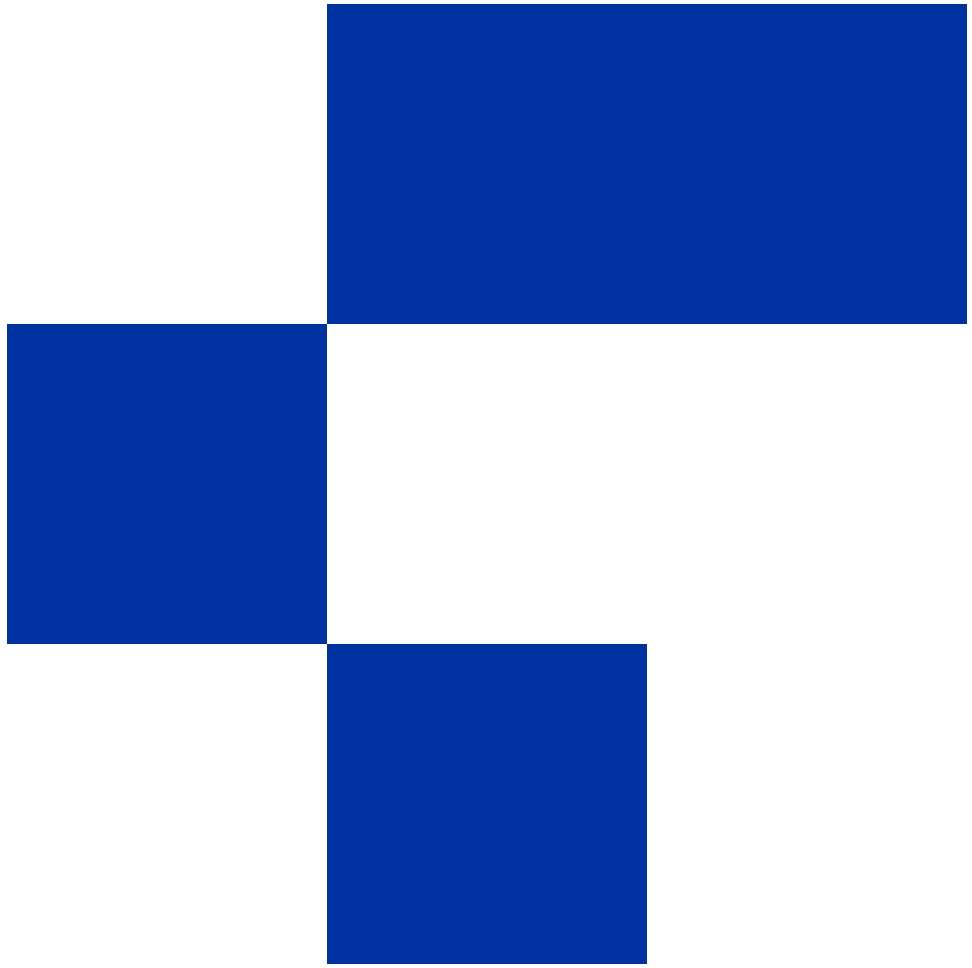
Multilaterals and Foundations

Governments and Bilaterals

Non-Profits

Businesses

Two Types of Applied Behavioral Science



The Financial Impact of Not Using 529 Plans, and Behavioral Interventions to Increase Usage

By MICHAEL LEUNG AND STEVE WENDEL, PH.D. April 2020

Journal of Financial Planning: April 2020

Executive Summary

- American families are leaving an estimated $237 billion on the table by not investing their college savings in 529 plans under normal market conditions. Under adverse market conditions, the missed opportunity is $33 billion.

Journal: April 2020
April 2020

MORE FROM THIS ISSUE

The Financial Impact of Not Using 529 Plans, and Behavioral Interventions to Increase Usage

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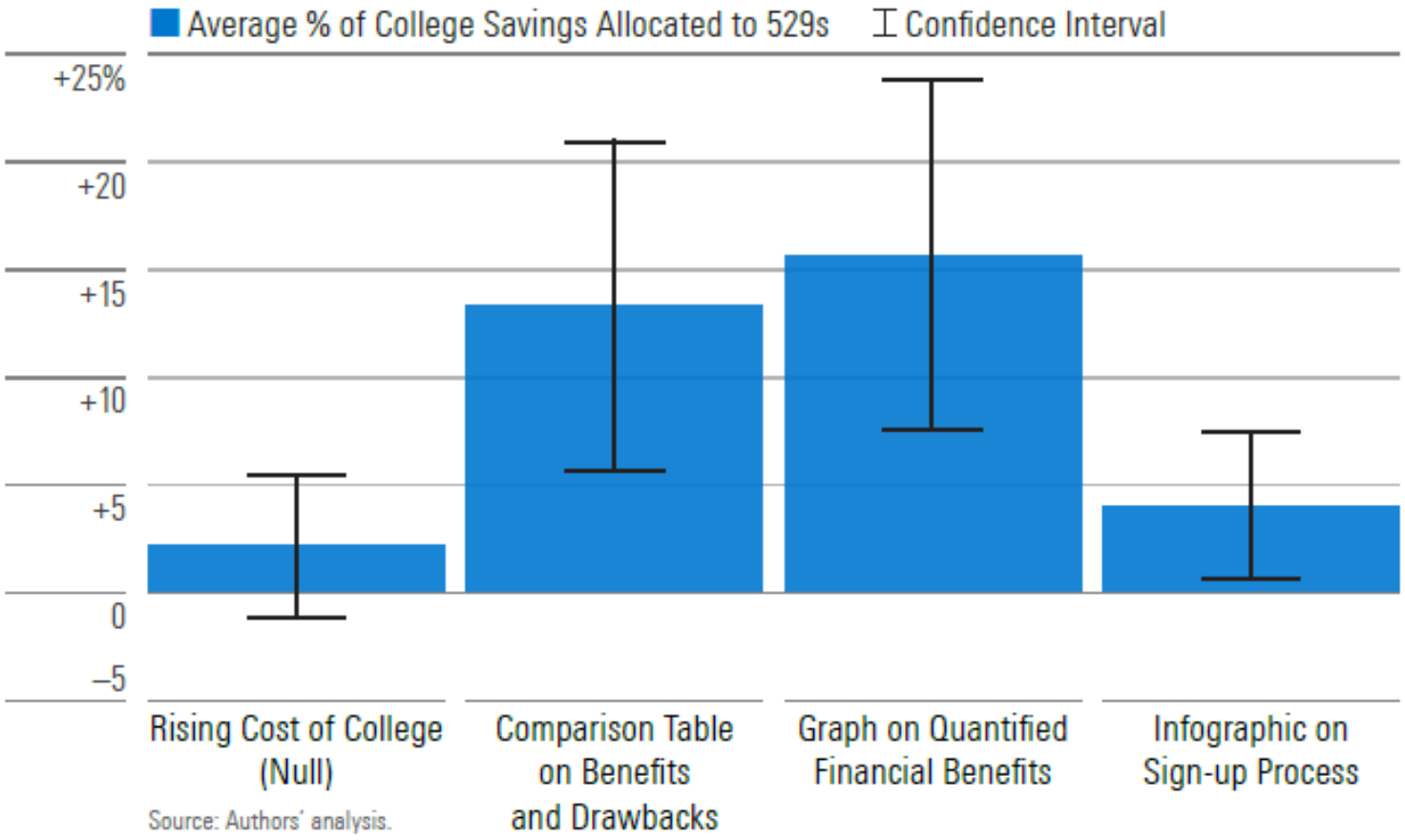
April 2020

Exhibit 3: The effect of interventions on 529 allocations (for families saving for college but not invested in 529 plans)

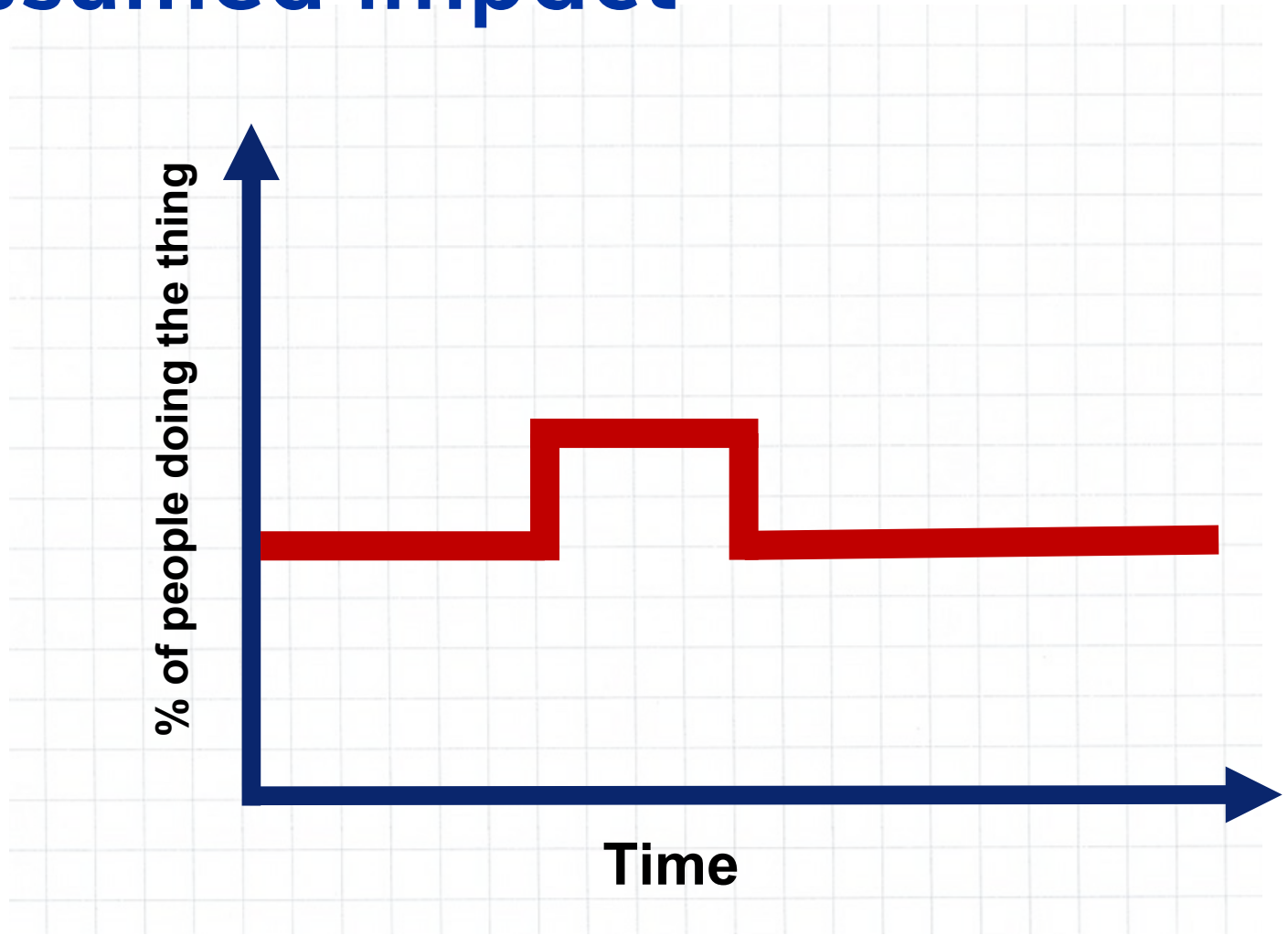


Source: Authors' analysis.

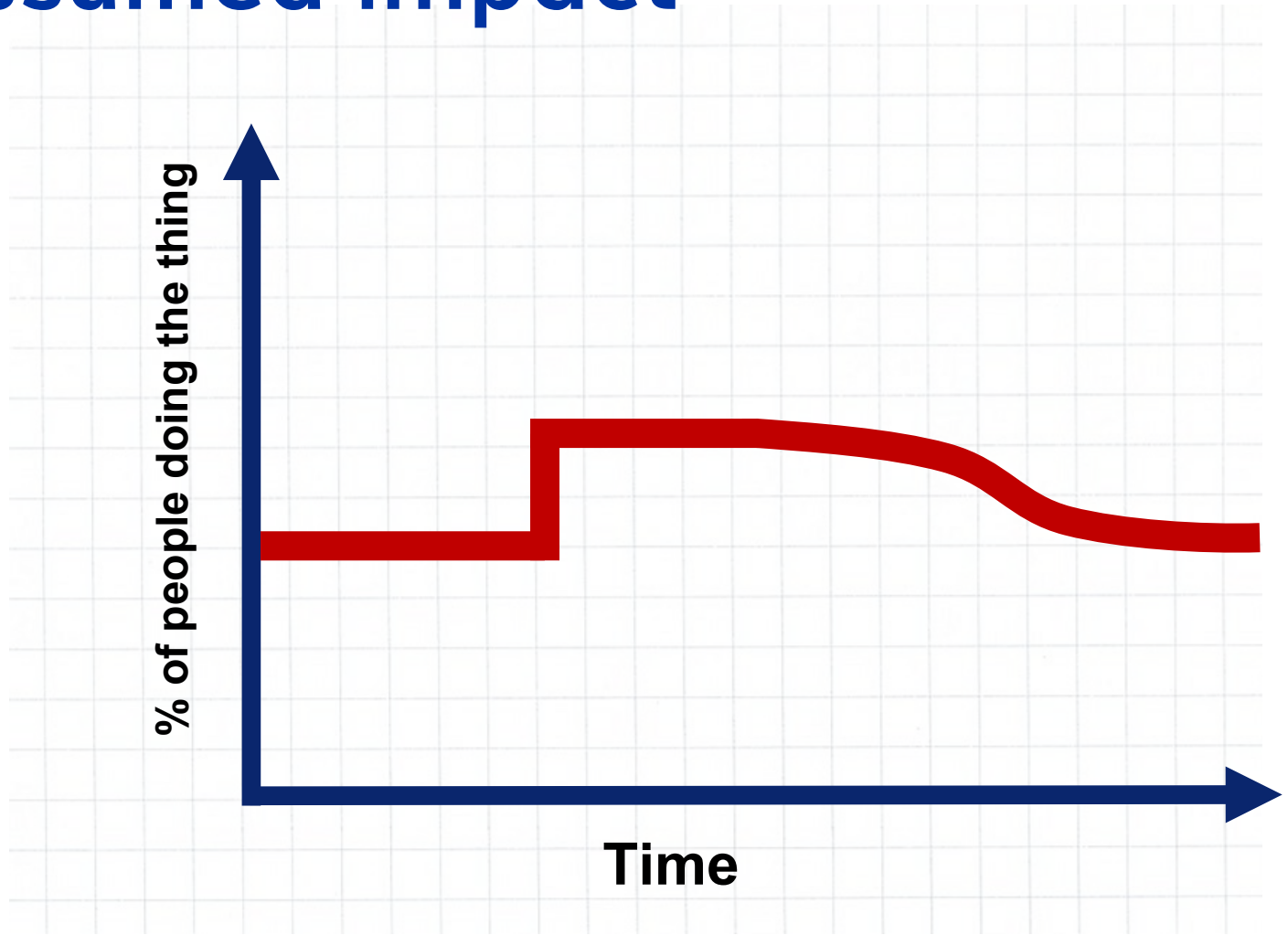
Leung and Wendel (2019)

MORNINGSTAR®

Our assumed impact



Our assumed impact



Gender Based Violence in Guatemala

GBV is pervasive

1 in 12 girls and women aged 15-49 are estimated to have experienced physical and/or sexual intimate partner violence *within the last twelve months* (MSPAS 2015).

Limited access to healthcare services

There are few prevention policies and limited access to services, especially for indigenous women.

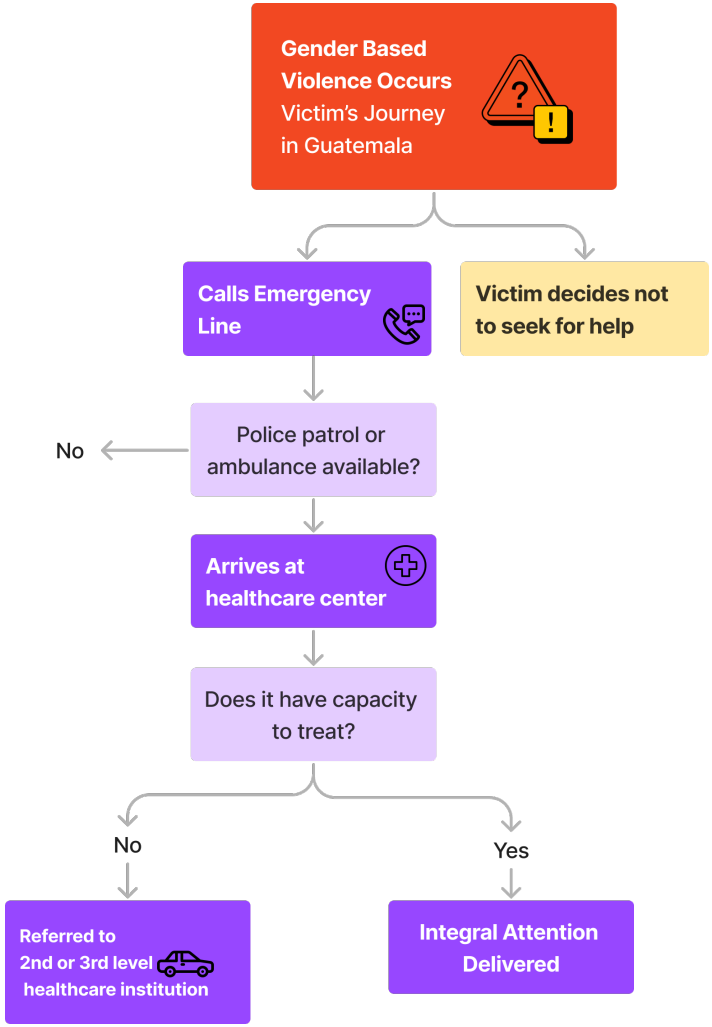
Policy implementation is weak

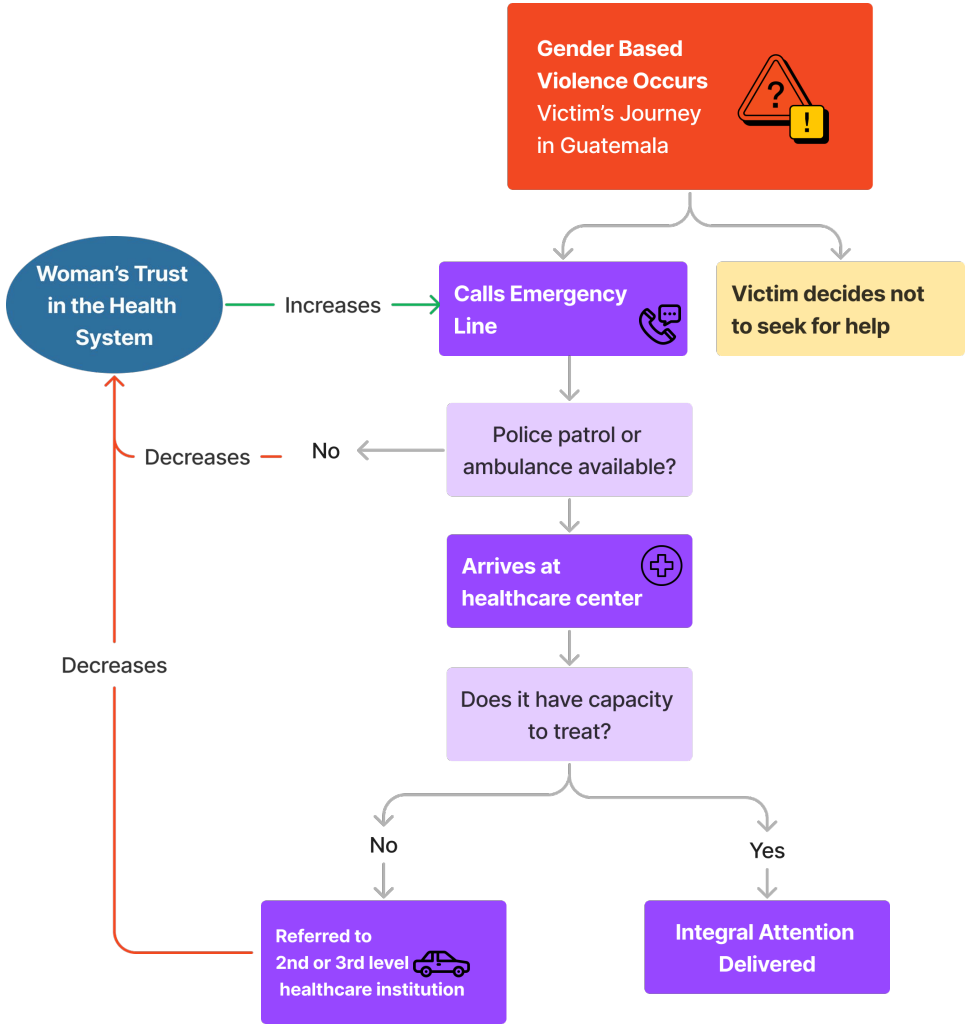
Lack of funding, corruption, high impunity, and low state presence means poor implementation and little trust

Gender Based Violence Occurs
Victim's Journey in Guatemala

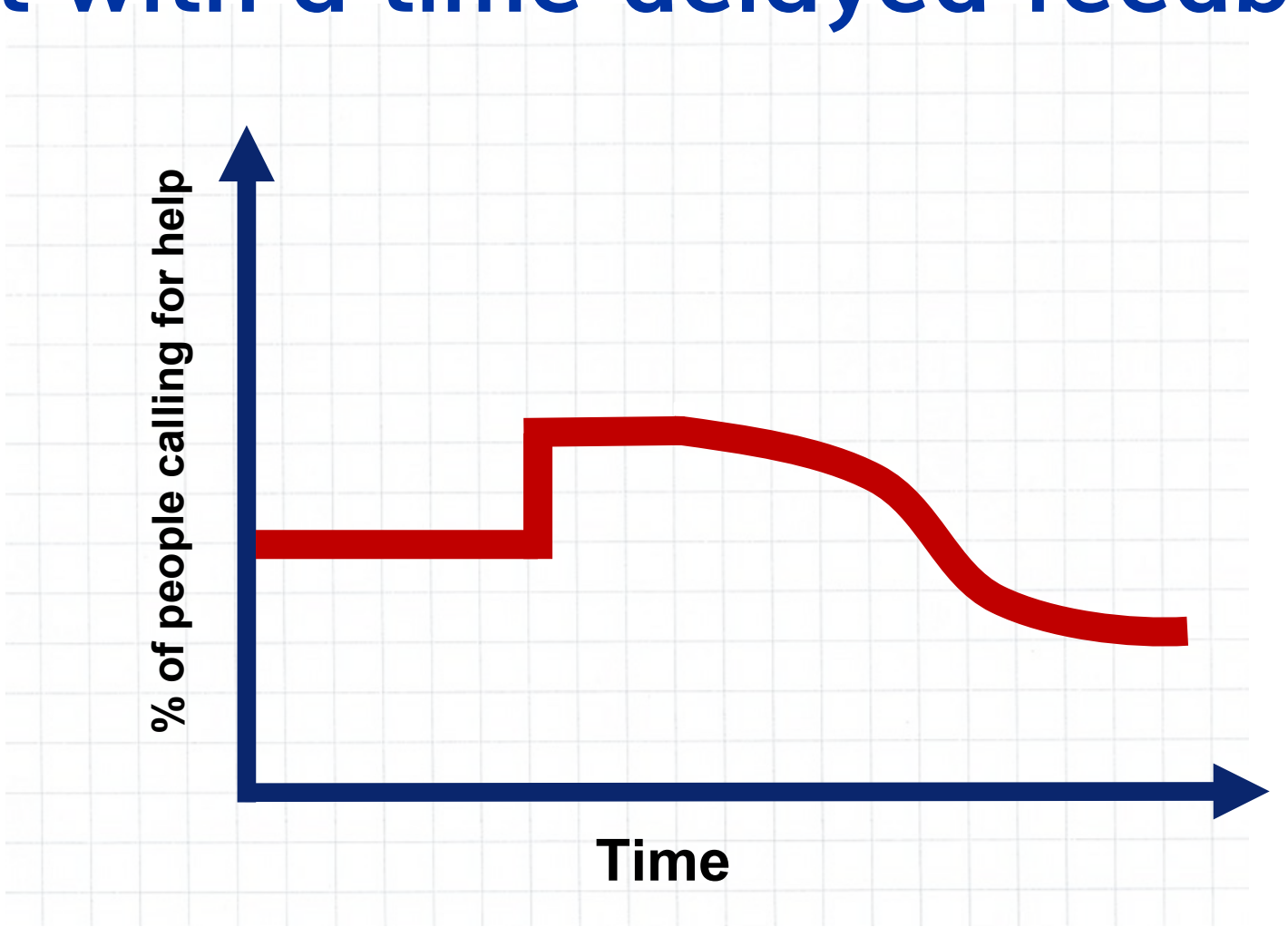
Calls Emergency Line

Victim decides not to seek for help


Gender Based Violence Occurs
Victim's Journey in Guatemala
Calls Emergency Line
Victim decides not to seek for help
Police patrol or ambulance available?
No
Arrives at healthcare center
Does it have capacity to treat?
No
Yes
Referred to 2nd or 3rd level healthcare institution
Integral Attention Delivered

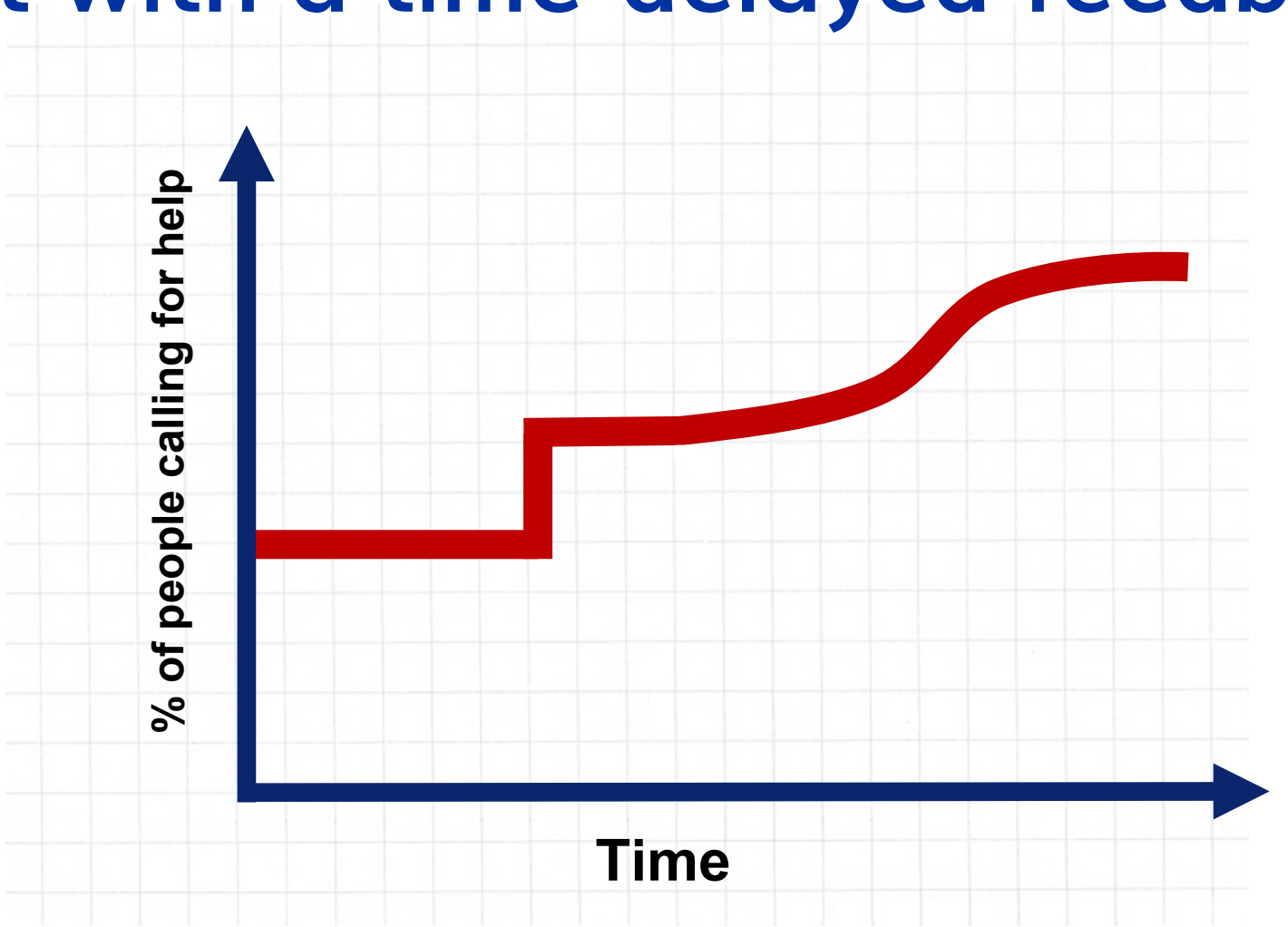

Gender Based Violence Occurs
Victim's Journey in Guatemala
Woman's Trust in the Health System
Increases
Calls Emergency Line
Victim decides not to seek for help
Police patrol or ambulance available?
No
Decreases
Arrives at healthcare center
Does it have capacity to treat?
Decreases
No
Yes
Referred to 2nd or 3rd level healthcare institution
Integral Attention Delivered

Impact with a time-delayed feedback loop

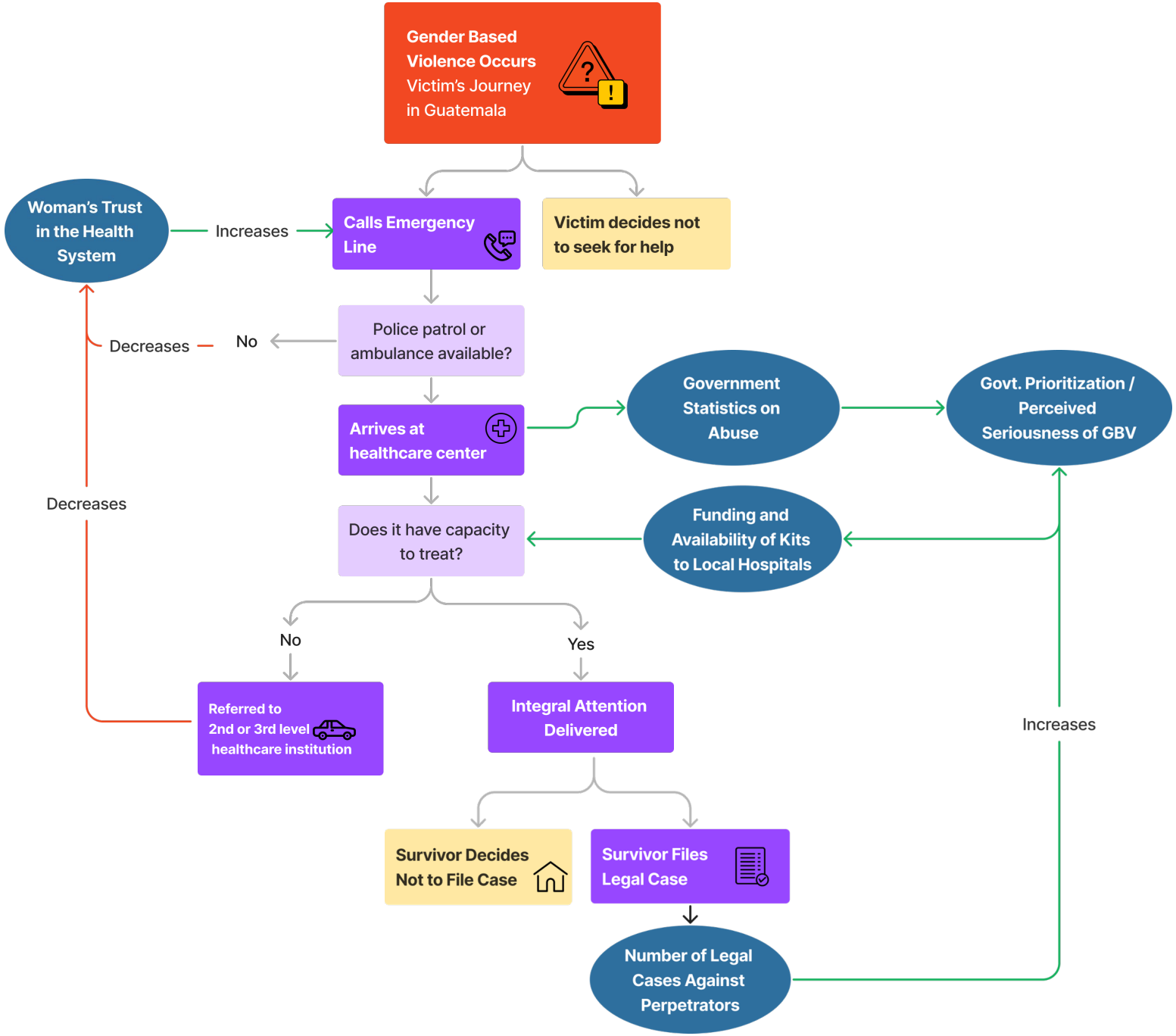


* For the technically minded, I'm assuming an additional balancing feedback loop that stops calls from decaying to 0

Impact with a time-delayed feedback loop



* For the technically minded, I'm assuming an additional balancing feedback loop that stops calls from growing to saturation (i.e. a "limit to growth")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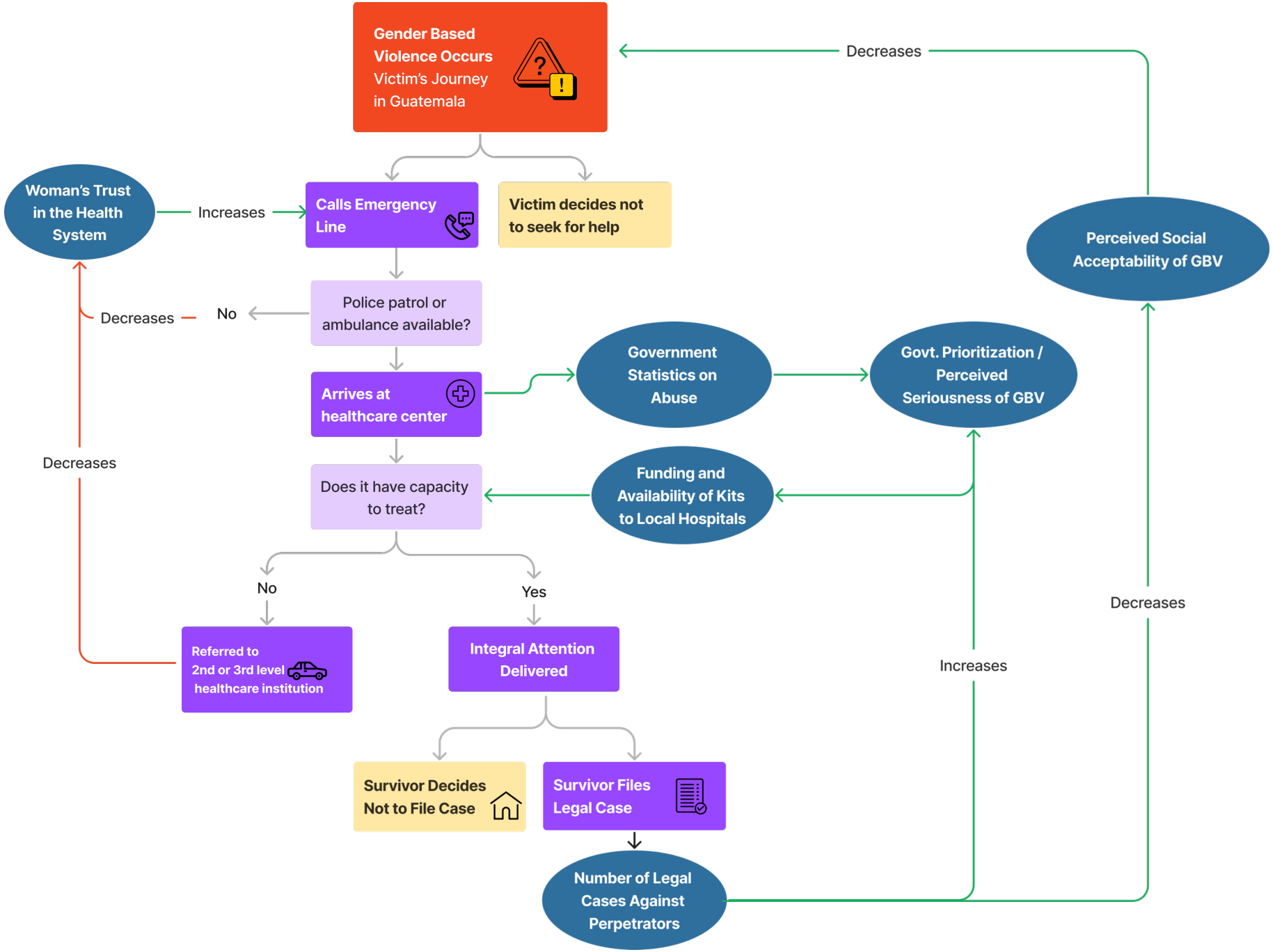
Decreases
Arrives at healthcare center
Government Statistics on Abuse
Govt. Prioritization / Perceived Seriousness of GBV
Funding and Availability of Kits to Local Hospitals
Does it have capacity to treat?
Decreases
No
Yes
Referred to 2nd or 3rd level healthcare institution
Integral Attention Delivered
Increases
Survivor Decides Not to File Case
Survivor Files Legal Case
Number of Legal Cases Against Perpetrators


Gender Based Violence Occurs
Victim's Journey in Guatemala
Decreases
Perceived Social Acceptability of GBV
Woman's Trust in the Health System
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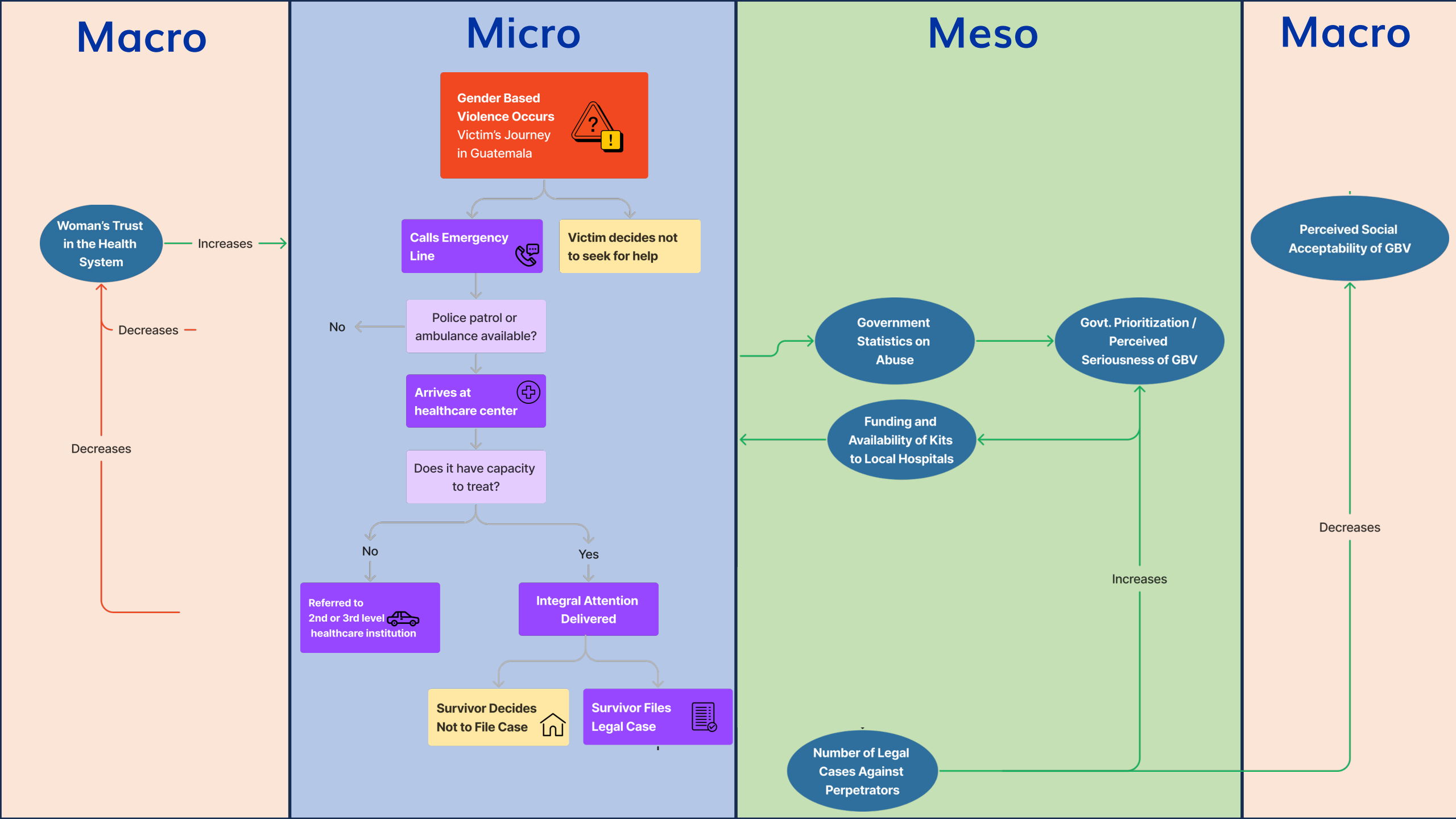
Macro
Micro
Meso
Macro
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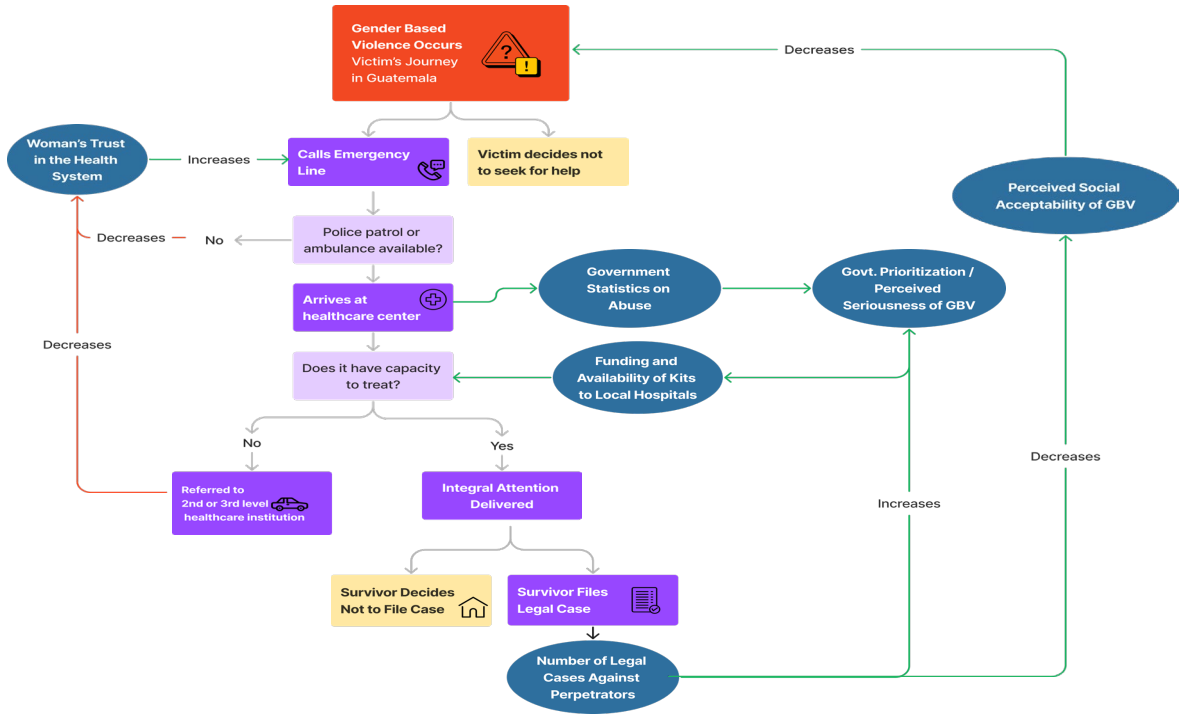
Decreases

What's next?

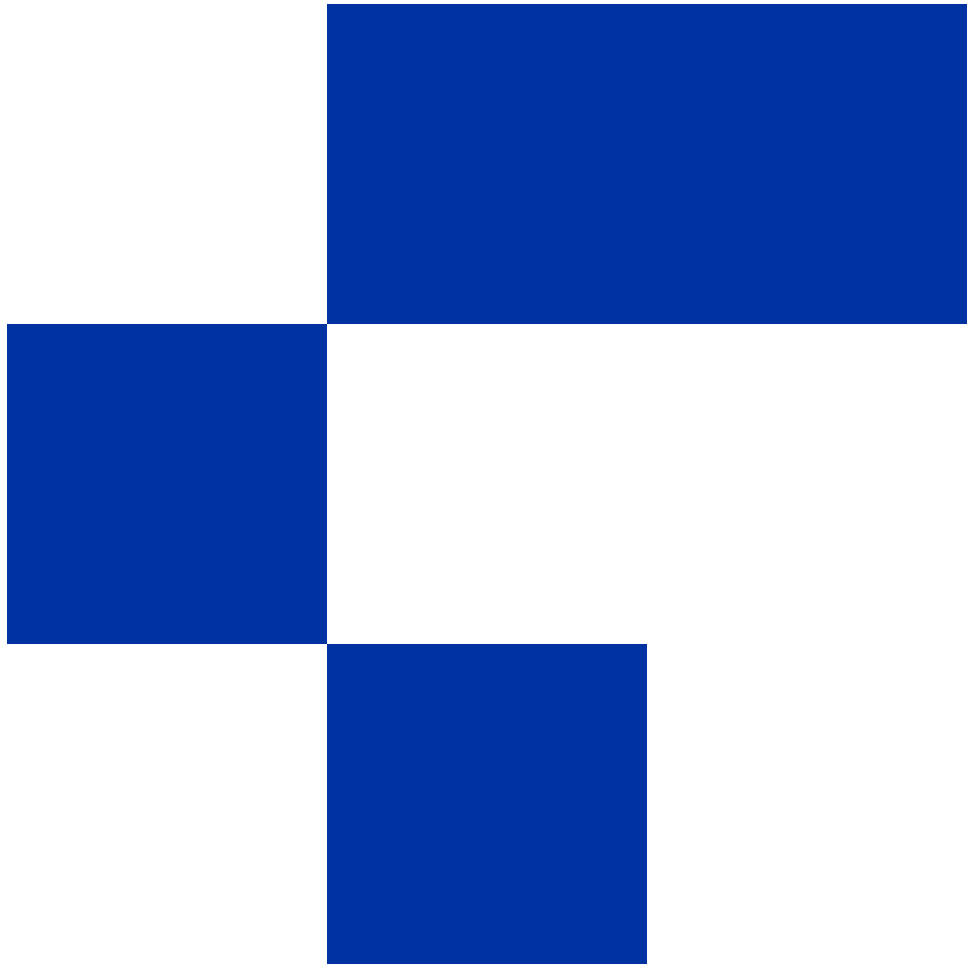
Behaviorally realistic leverage point analysis

Intervention design

Field testing



A Few Observations



1.

Embedded behaviors are different than isolatable ones

For embedded behaviors, we must “see the system”

2.

We need methods that watch for unintended consequences

Not just backfiring — systemic changes

3.

This type of BeSci isn't necessarily "fun"

But it is gratifying

If you’d like to chat

steve.wendel@busara.global