Applications of Behavioral Insights and Nudge to Policy Planning & Implementation

September 14, 2018

The purpose of today's presentation

1 Introduce the concept of "nudges" and behavioural insights

2 Discuss potential application to Strategic Planning

There is a wide gap between what we intend to do and what we actually end up doing … *Intention-Action Gap*

Intentions

- Exercising more
- Sticking to a diet
- Recycling your waste
- Saving for retirement
- Spending less time on Instagram
- Cleaning up the closet
- Quitting smoking
- Being more punctual
- Reading more books
- Learning a new language
- Starting a new hobby
- Going for health checkups regularly
- Backing up your computer
- Getting an insurance
- Etc.

Actions
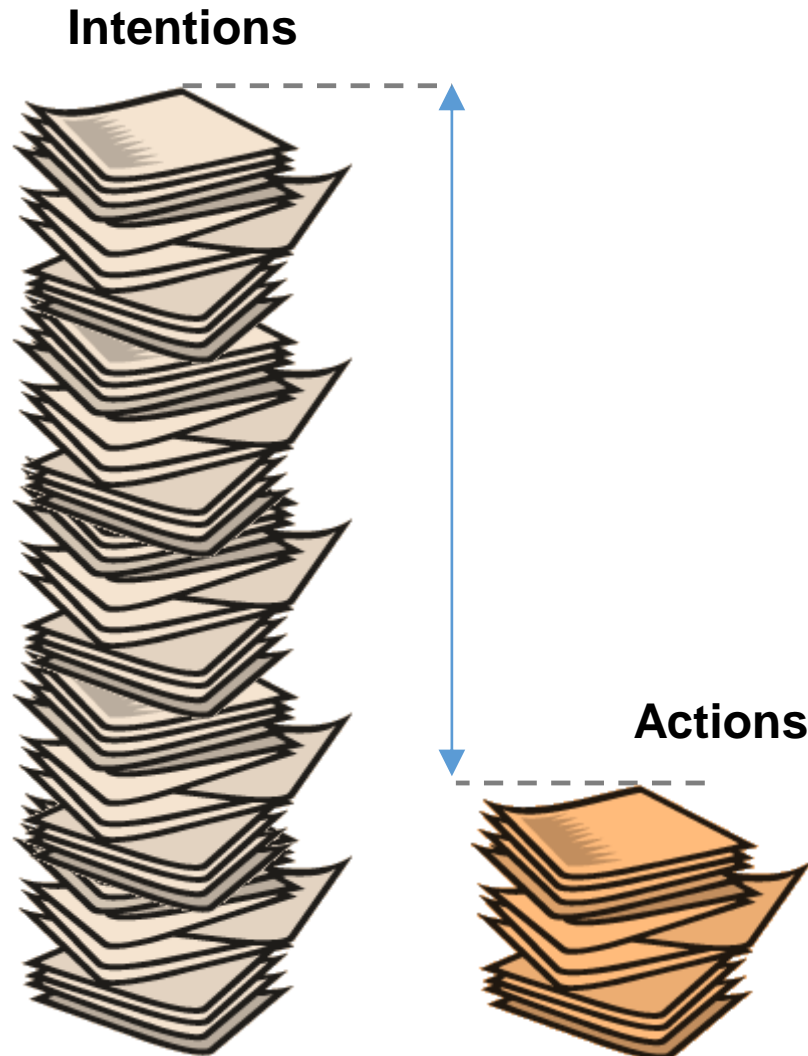
We have biases that affect our decision making abilities and the extent to which we act in our own best interests …

Reciprocity

Social Influence

Ego

Champion bias

Procrastination

Relativity

Psychological distance

Optimism

Sunk cost fallacy

Endowment effect

Loss Aversion

Ostrich Effect

Present Bias

Priming

Mental accounting

Hyperbolic discounting

Hindsight bias

Overconfidence

Framing bias

Status-Quo Bias

Lack of attention & mindless choosing

Anchoring Bias

Representiveness

Availability   Temptation

Decision-paralysis

Projection Bias

Affect heuristic

Overweight of small probabilities

Confirmation bias

Lack of self-control

We overvalue immediate rewards at the expense of long-term ones –we have **Present bias and do hyperbolic discounting of the future.** We make decisions today that our future self would not have made!

We have a tendency to assess probability of some event by the ease with which such event comes to mind (**availability bias**)

The pain experienced from losses is twice as much as the pleasure experienced from equivalent gains – we have loss aversion

We prefer to keeping things the way they are (**status quo bias**)
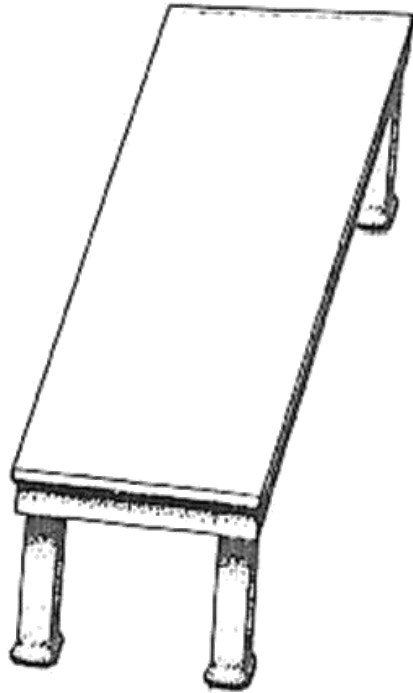
We overestimate our own abilities relative to others and are overconfident

We have a tendency to search for information that confirms our existing beliefs (**Confirmation bias**)

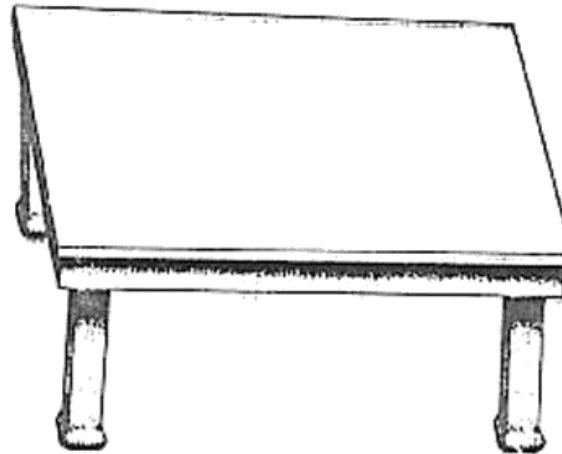We rely too heavily on the first value offered (the "anchor") when making a judgment
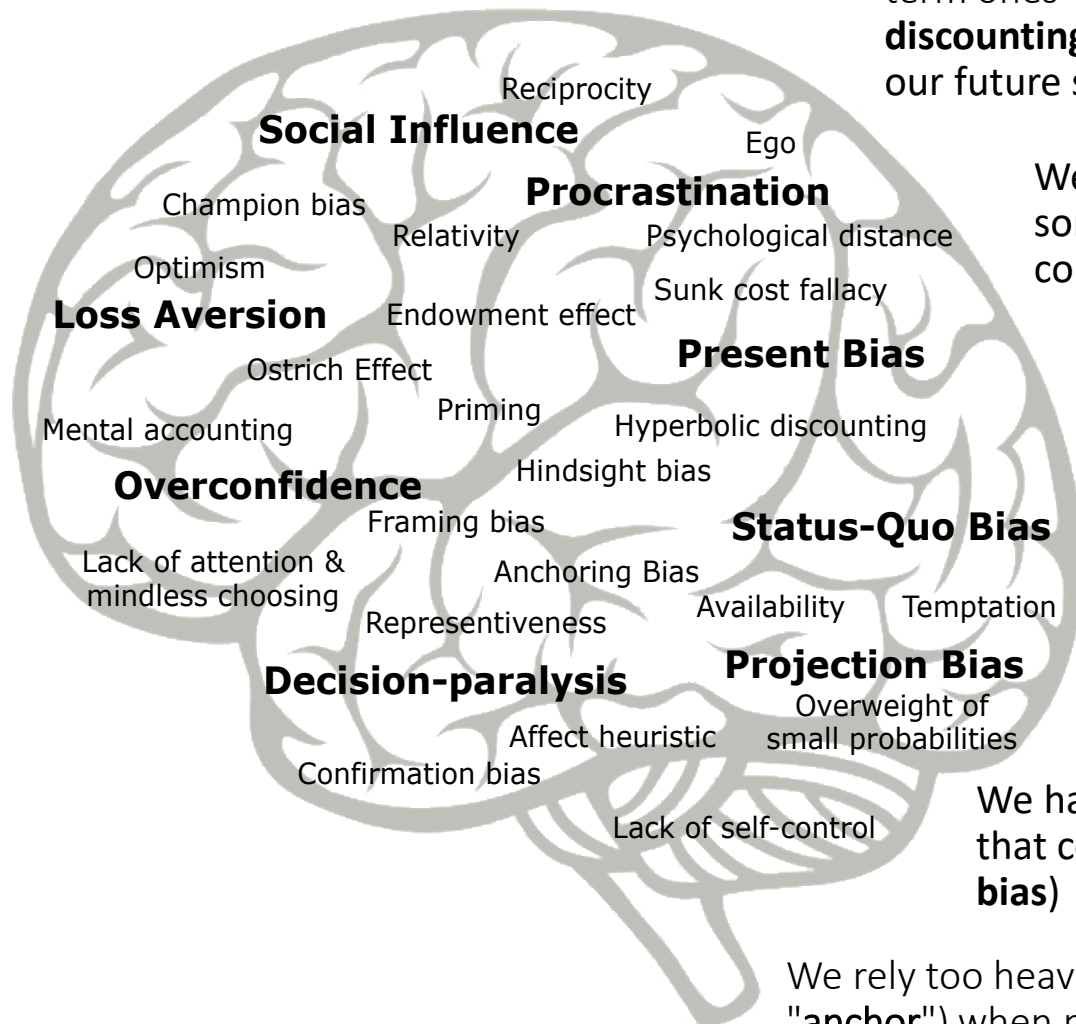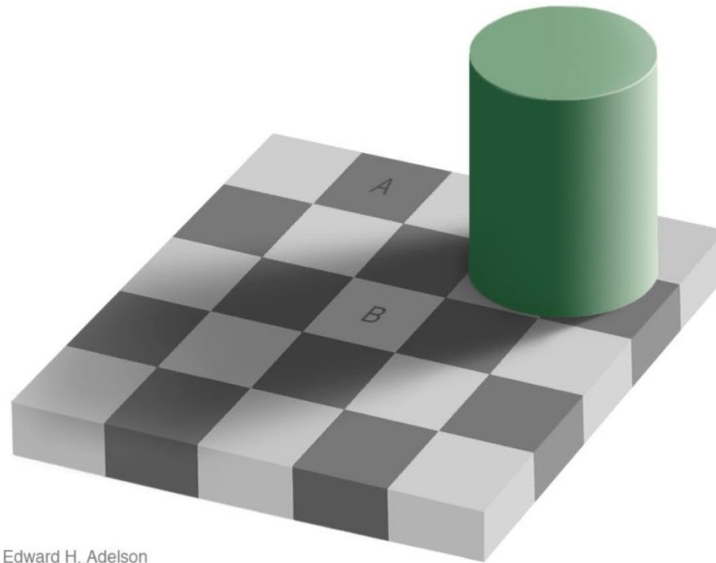
Which table is longer and narrower?

A   B

Which one of these two squares is darker?
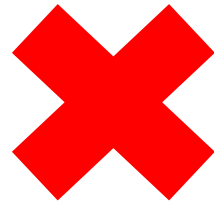

Edward H. Adelson

A

B

How much does the ball cost?

A bat and ball together $1.10

If the bat costs $1.00 more than the ball,
how much does the ball cost?

How much does the ball cost?

❌

Ball costs **10 cents**

Bat costs 1$ more = **1.1$**

Total = **1.2$**

✓

Ball costs **5 cents**

Bat costs 1$ more = **1.05$**

Total = **1.1$**

Loss aversion

Class Exercise: How much are you willing to bid for $20?

TWO RULES!

Rule number 1: bids must be made in $1 increments.

Rule number 2: the runner-up must honor their bid. That is, although the winner will take the $20 bill, the second place finisher too must pay the last bid he or she made, but receive nothing in return.

Answers?

Anchoring Bias Example 1

- **Kahneman & Tversky** asked a group of people to spin a wheel from 1 to 100

- Then they were asked to estimate the percentage of African Nationals in the UN

- **Results:**

  - People who spun a 10 estimated a 25% of African Nationals in the UN

  - People who spun a 65 estimated a 45% of African Nationals in the UN

- There was a direct correlation between how high the number they spun was and the percentage they estimate afterwards

Anchoring Bias Example 2

- In a 2001 study, criminal judges were given identical materials describing a hypothetical case of an alleged crime:

  - For half of the participants, the prosecutor demanded a prison sentence of **2 months** (Low Demand)

  - For the other half, the prosecutor demanded a sentence of **34 months** (High Demand)

- **Results:**

  - Given sentences were **higher** for participants who evaluated the high sentencing demand :

  (**M = 28.70 months,** SD =6.53**)** than for participants who evaluated the low sentencing demand: **(M = 18.78 months,** SD = 9.11**)**

  - **Final sentences differed by as much as 10 months**

Anchoring

- "In many situations, people make estimates by starting from an initial value that is adjusted to yield the final answer […] adjustments are typically insufficient"
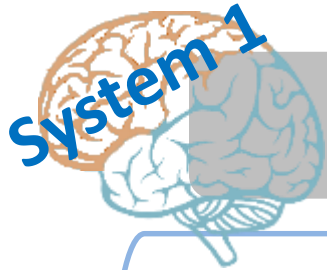
Kahneman and Tversky, 1974

- In other words, we start with a value we know, called *anchor*, and adjust our views in the direction we judge appropriate, but this adjustment is insufficient

- Why? because we don't know how far to move away or when our mental resources are depleted

Nobel Prize Winner Daniel Kahneman: Two Systems in Judgement and Decision-Making

System 1

System 1 Fast		System 2 Slow

System 2
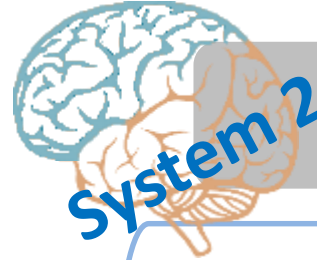
System 1		System 2
Automatic		Deliberative
Unconscious		Complex Decision
Emotional		Conscious
Daily Decisions		Effortful
Prone to Error		Reliable
		Lazy Controller

Behavioral economics is becoming mainstream economics

Conventional Economics	Behavioral Economics
• For decades, classical economics assumed people's decisions and behaviors are based on deliberative thinking of system 2, and that people are infinitely rational – or 'Econs'	• BE which is a discipline of economics that applies psychological insights into human behavior to explain decisions
• When a given a set of facts, Econs process everything to make the most optimal decision	• It rejects the overly simplistic and sometimes naive assumptions of classical economics about human behavior, and proposes more realistic model on how people actually behave
• Most policies are designed with rational people (Econs) in mind, whereas majority are humans and have biases …	• In particular, BE takes into consideration that people are imperfect and are prone to making mistakes
• The fact that the very fundamentals of economics are based on wrong assumptions puts in question the current models for policy making	• ***The golden standard for BE is experimentation and Randomized Controlled Trials (RCTs) …***

Instead, for policies to change people behavior we have been relying on two classical tools …

Policy Making Levers to Influence People's Behavior

Command-and-Control Regulations

1 *Classical tools*

Rewards and Financial Incentives

one does not always work

…

the other one is not sustainable

Use of Nudging & Behavioral Insights

2

Nudge

"any aspect of choice architecture that alters people's behavior in a predictable way without forbidding any options or significantly changing their economic incentives"

R. Thaler & C. Sunstein

It seeks to counter biases and mental shortcuts that are generally the result of an automatic, fast and unconscious "System 1" in the human mind

So the key characteristics of "nudge" are Four

Key Characteristics of Nudge

1 *Small, architecture types of intervention: e.g., default rules, use of messenger, priming, reminders, feedback, salience*

2 *That steer people in the right direction, in a predictable way*

3 *They are cost effective, that is, it does not significantly alter the financial incentive structure: a subsidy is therefore not a nudge*

4 *They are choice preserving, they do not take away other options*

It seeks to counter biases and mental shortcuts that are generally the result of an automatic, fast and unconscious "System 1" in the human mind

The rise of nudge and behavioral insights application to public policies has been phenomenal, driven by 3 factors

1 **State Limitations**

- Limited enforcement power
- Austerity measures

2 **Intellectual Capital on Behavioral Economics**

- Writings of well-known behavioral scientists such as Thaler, Sunstein, Kahneman … even older economists
- Recognition through Nobel Prizes

3 **Rise of Nudge Units**

- First nudge unit in the UK
- Several countries followed
- In the Middle East, this has started to happen

Behavioral Insights set ups exist in different forms, e.g. governmental, NGO, academic, or social purpose

Governmental Nudge Units

- Are either fully or partially owned by Government
- Have their priorities cascaded from governmental agenda
- Many focus on **improving public policy-making** and citizen's welfare, **using RCTs and nudges**
- Positioned either at the highest level of government with broad mandate, or housed in a sector-specific ministry with a more focused in their mandate

NGO BI Initiatives (Non-Academic)

- Non-academic centers have multiple legal structures: NGOs, NPO, foundations, …
- **Some operate like Nudge units** in their focus on public policy experimentation in a non lab-controlled environment
- Their funding is from donor agencies and from beneficiaries on a cost-recovery basis

Academic BI Initiatives

- Housed within academic institutions
- Distinguished from Nudge Units mainly in their greater **focus on research**
- Sponsor research and experiments, and provide researchers with resources, e.g., database of behavioral research, laboratories
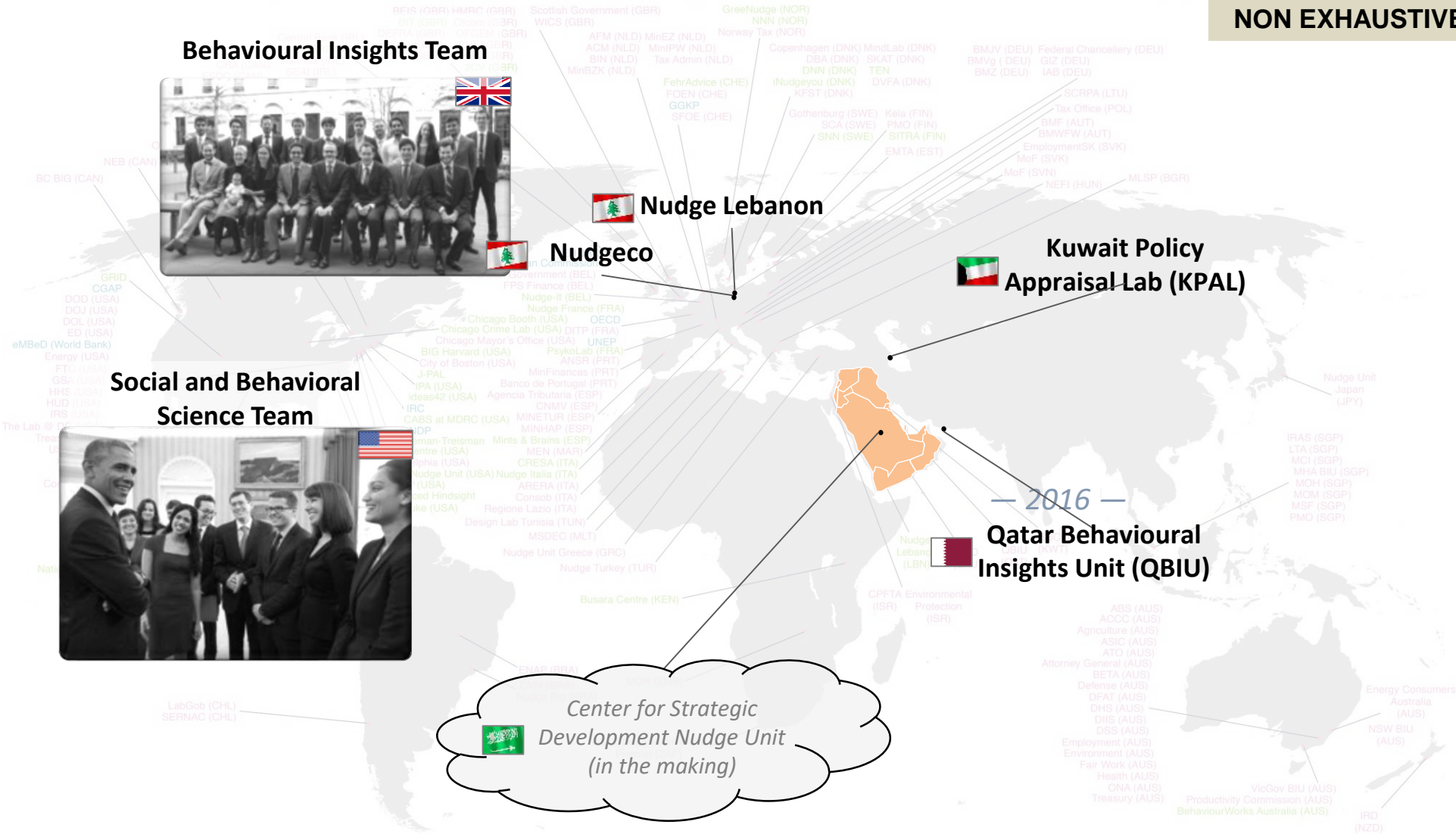- Partner with governments and organizations that engage in behavioral science

Social Purpose BI Companies

- The number of private dedicated behavioural insights initiatives is growing
- Even consulting firms are moving into these areas but partner with experts from academia and NGOs
- Many of these have on their boards well-known academics
- They provide nudge experiments and behavioural advisory services on a commercial basis

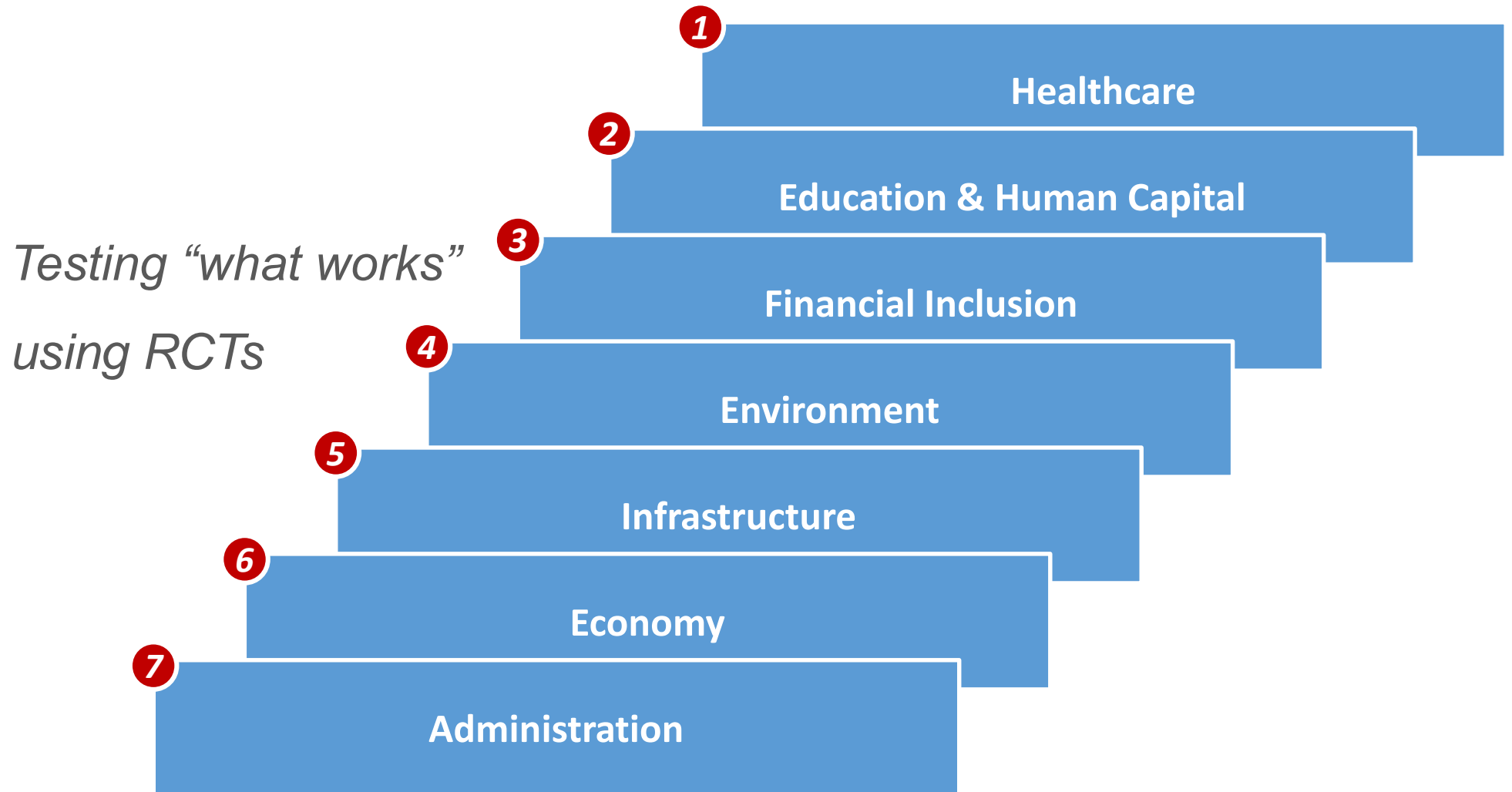# Nudging in public policy gained popularity thanks to establishment of Nudge Units worldwide

Behavioural Insights Team

Social and Behavioral Science Team

Nudge Lebanon

Nudgeco

Kuwait Policy Appraisal Lab (KPAL)

— 2016 —

Qatar Behavioural Insights Unit (QBIU)

Center for Strategic Development Nudge Unit (in the making)

Institutions inside government   Institutions outside government   Multi-national organisations

Nudging and BI have been tested in a variety of public policy areas

Testing "what works"

using RCTs

1 Healthcare

2 Education & Human Capital

3 Financial Inclusion

4 Environment

5 Infrastructure

6 Economy

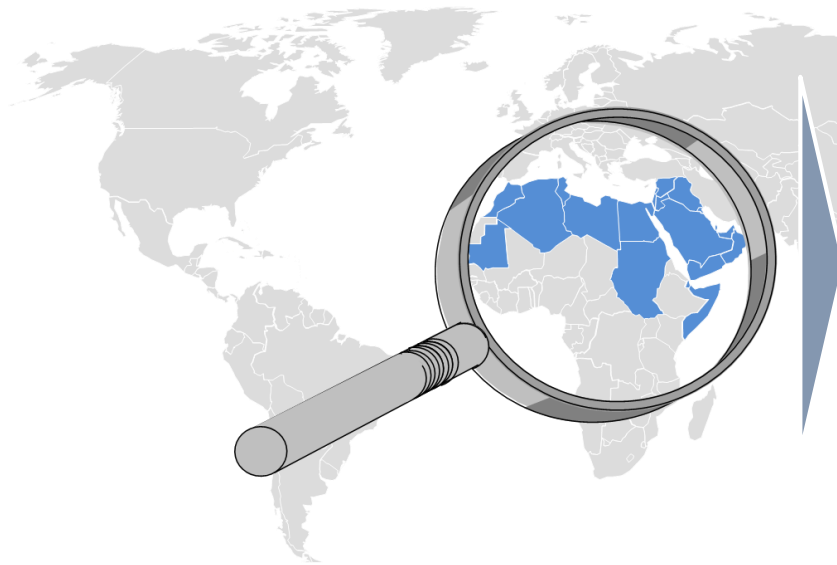**7** Administration

... And many others

Most Arab countries have visions and strategy documents that seek to address complex policy challenges

By Priority Level	Focus Areas	Strength of Behavioral Roots
+	Education & Human Capital	◐
	Healthcare	◔
	Administration	◑
	Living Environment	◔
	Economy	◑
	International positioning	◑
−	Infrastructure	◔

Development plans of most Arab countries include similar policy challenges many of which have strong behavioral roots

Public Policy Areas

1. Sustainability
2. Health
3. Education
4. Public Finance Management
5. Social Welfare
6. Economic Growth and Entrepreneurship
7. Public Administration and Service Delivery
8. Humanitarian and International Development

— **Behavioral Roots**

— **Structural Roots**

Small cost-effective tools could be tried to promote environmental objectives, using social norms… making it easy

Sustainability Policy Agenda

Plastic Use

Food Waste

Water and Energy

Littering

- *Social norms*
- *Tip-sheets*
- *Salience*
- *Defaults*

Many of the current health related challenges can be improved using behavioral insights …

Diabetes & Obesity	Medication Adherence
Mental Health Problems	Cancer Screening
Traffic Accidents	Smoking

- *Reminders*
- *Social norms*
- *Salience*
- *Emotions*
- *Commitment devices*

Many recent examples for using BI to address education-policy challenges targeting students, teachers and parents

- Improving student education outcomes and performance (in standardized tests)

- Reduce drop-out and absenteeism rates

- Improve teacher motivation
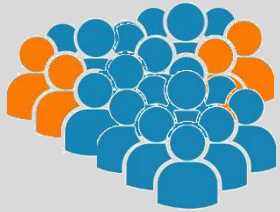
- Increase parental engagement

Students

Teachers

Parents

To encourage earlier payments, penalties are a classical tool but it turns out that using social norms is a powerful tool

Social Norms

Ego

ME

Simplification

Nine out of ten people in your town pay their taxes on time!

🇬🇧 UK

Percentage of Tax Debtors Paying Their Debt

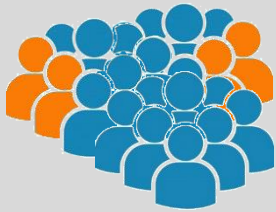+23%

67.5% — Control
72.5% — Social Norm (National)
79.0% — Social Norm (Postcode)
83.0% — Social Norm (Town)

Source: BIT Report: Applying Behavioural Insights to Reduce Fraud, Error and Debt, Nudge Lebanon and QBIU
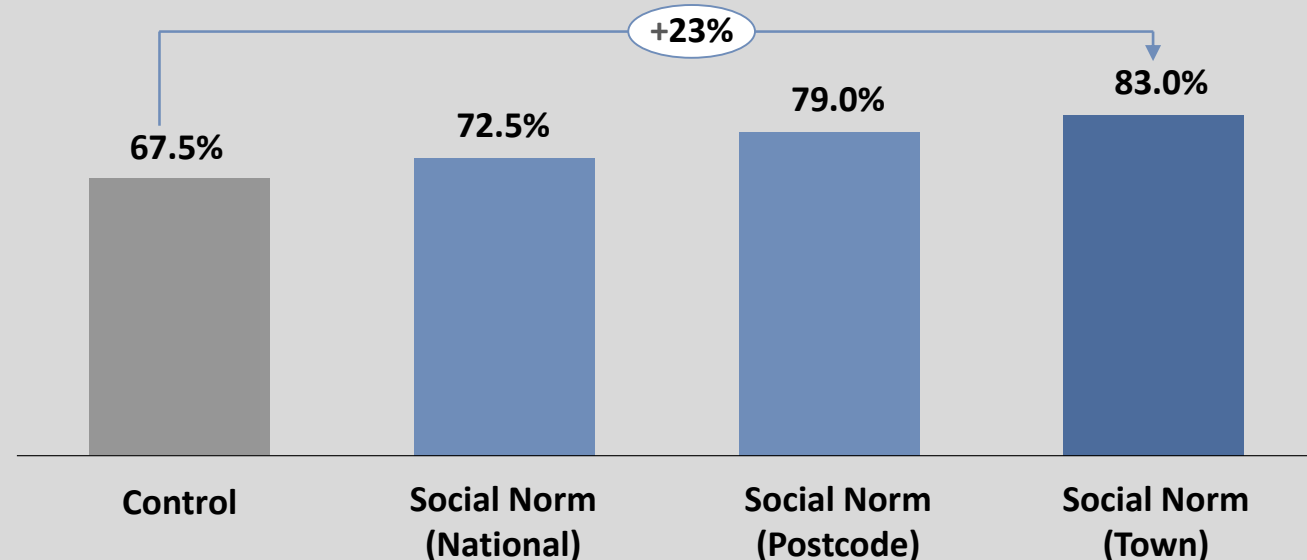
A similar experiment was tested in Lebanon to get people to pay their utilities bills on time …

Social Norms

Ego

ME

Simplification

Nudges

Original Slip
(Control)

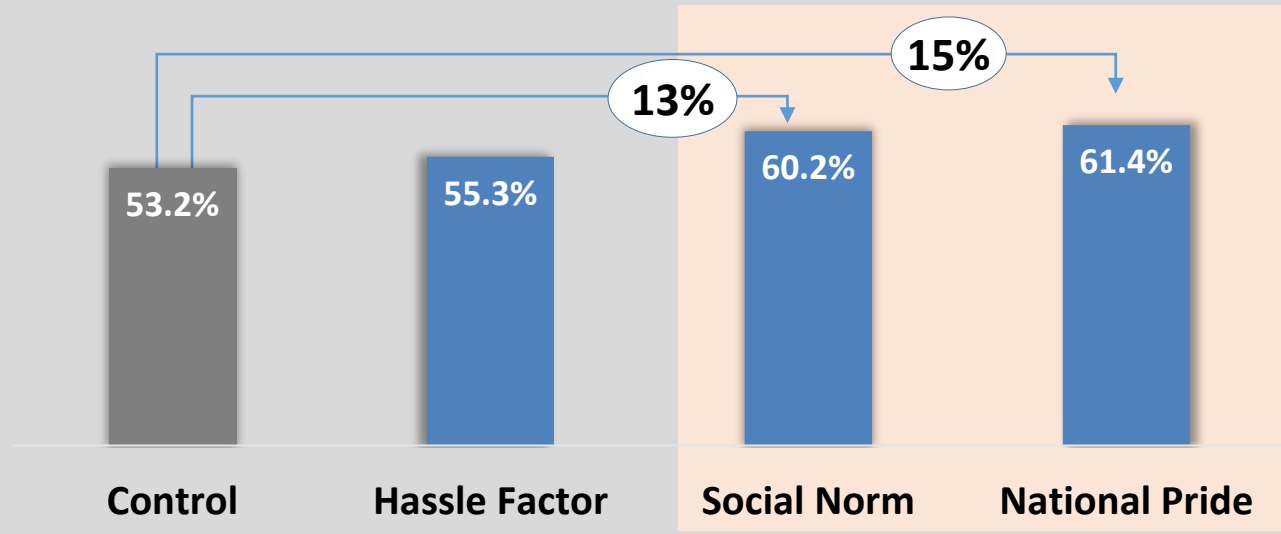**Hassle Factor**

Social Norms

National Pride

🇱🇧 **Lebanon**

Total Response to Reminder Slips by the 2nd Visit
(% of those who paid by the 2nd visit out of those who received the intervention)

13%

15%

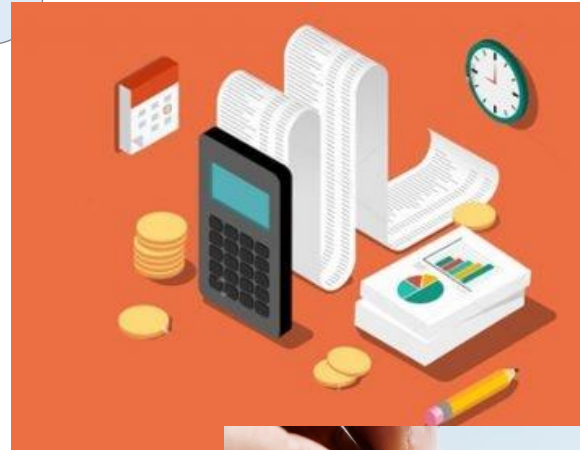|			
53.2%	55.3%	60.2%	61.4%
Control	**Hassle Factor**	**Social Norm**	**National Pride**

Source: Nudge Lebanon

PFM-related interventions that use insights from behavioral sciences will become more relevant as a complementary tool

Bills Payment

Applications & Processes

- Increase payment of utilities and taxes on time

- Streamline fiscal applications and processes

- Improve compliance with rules and procedures

Various inclusion-related interventions are used to empower women and include a more diverse workforce …

- Increasing savings for pension

- Reduce discrimination

- Increase women employment rates

Behaviorally informing workshops for entrepreneurs can have great impact on learning outcomes!

Commitment

Reciprocity

Ego

ME

Reminder

Average Test Scores
(Out of 56)

+86.7%

16.2

30.2

Control

Retrieval Practice

Source: Nudge Lebanon and QBIU
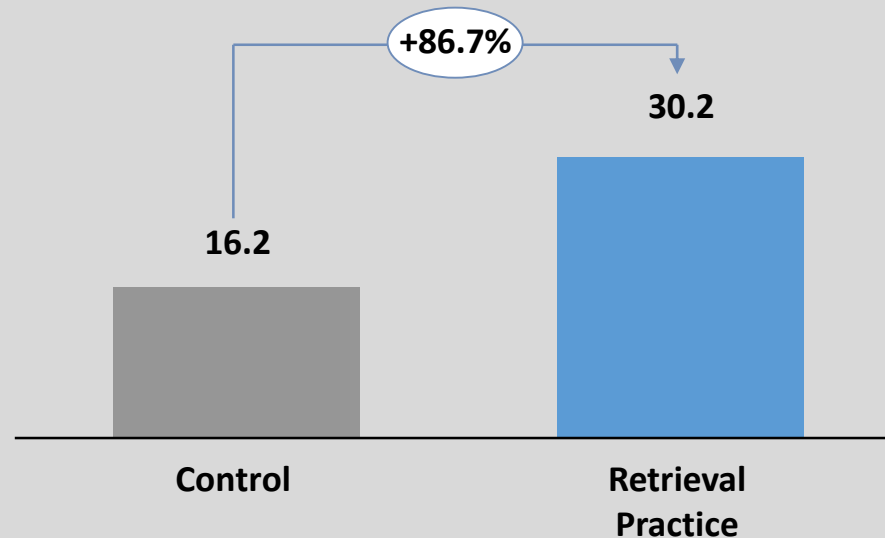
Entrepreneurship interventions

- Facilitate access to finance

- Streamline processes and innovate in service delivery for businesses

- Behaviorally informed training and entrepreneurship education

Simple choice architecture interventions can have an impact on the desired objective, e.g., shifting the signature box

Priming

Average Reported Annual Usage per Car
(in miles)

+10.26%

23,670

26,098

Signature at the end

Signature at the beginning

Salience

!
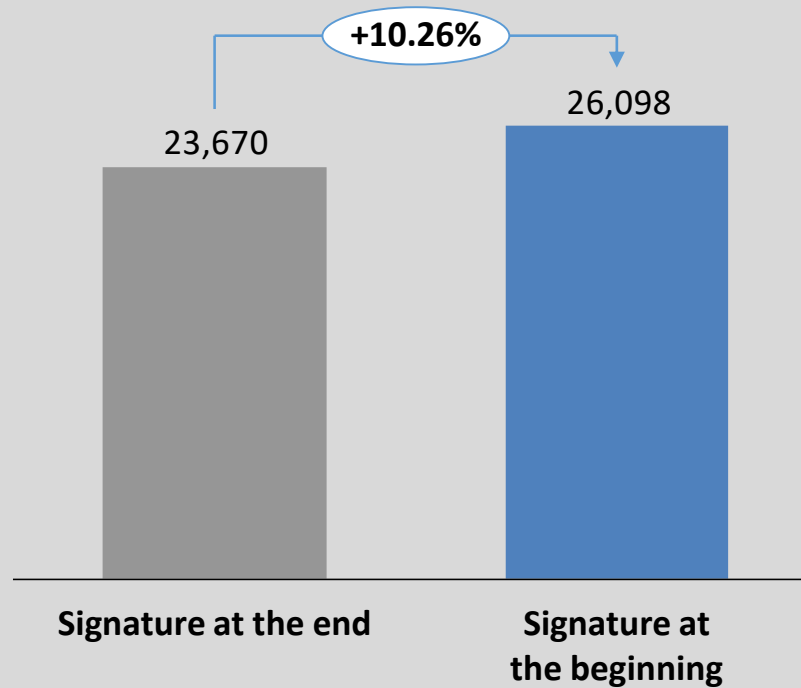
Relocation of Signature Box

Behavioral sciences opens up potential for experimentation, innovation & public service delivery – reinventing government

Reduce traffic Violations

Streamline services

Reduce Corruption

Increase civic Engagement

Amount Paid for Milk Consumed on Flowers Weeks vs. Eyes Weeks

Classical approach to Strategic Planning can be complemented by a behaviorally informed approach

Classical Strategic Planning Approach

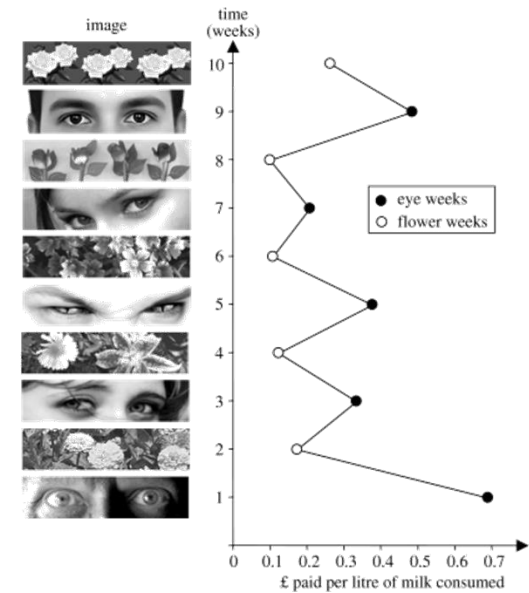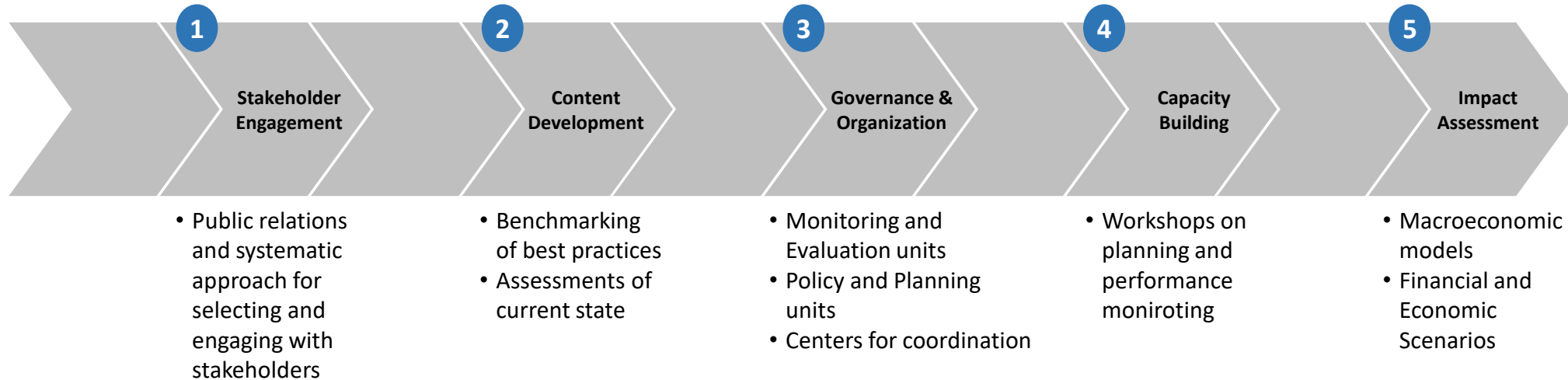| **1** Stakeholder Engagement	**2** Content Development	**3** Governance & Organization	**4** Capacity Building	**5** Impact Assessment
• Public relations and systematic approach for selecting and engaging with stakeholders	• Benchmarking of best practices • Assessments of current state	• Monitoring and Evaluation units • Policy and Planning units • Centers for coordination	• Workshops on planning and performance moniroting	• Macroeconomic models • Financial and Economic Scenarios

Behaviorally Informed Strategic Planning Approach

1 Stakeholder Engagement	**2** Policy Agenda	**3** Governance & Organization	**4** Capacity Building	**5** Experimentation
• Behaviorally informed stakeholder engagement approach (e.g. "*Mobilize, Engage, & Follow Through*")	• Benchmarking interventions and RCTs • Policy of experimentation • List of behavioral challenges • Behavioral roots of challenges	• Nudge Units • Community of practice • Ethical Review Committee • Inter-ministerial committees	• Workshops and Trainings in: – Behavioral economics – Policy experimentation	• Different forms of experimentation (e.g. RCTs, DiDs, …) • Behavioral public policy

Source: Nudge Lebanon Team Analysis

NL's "Mobilize, Engage, & Follow-Through" approach is a behaviorally informed stakeholder engagement framework
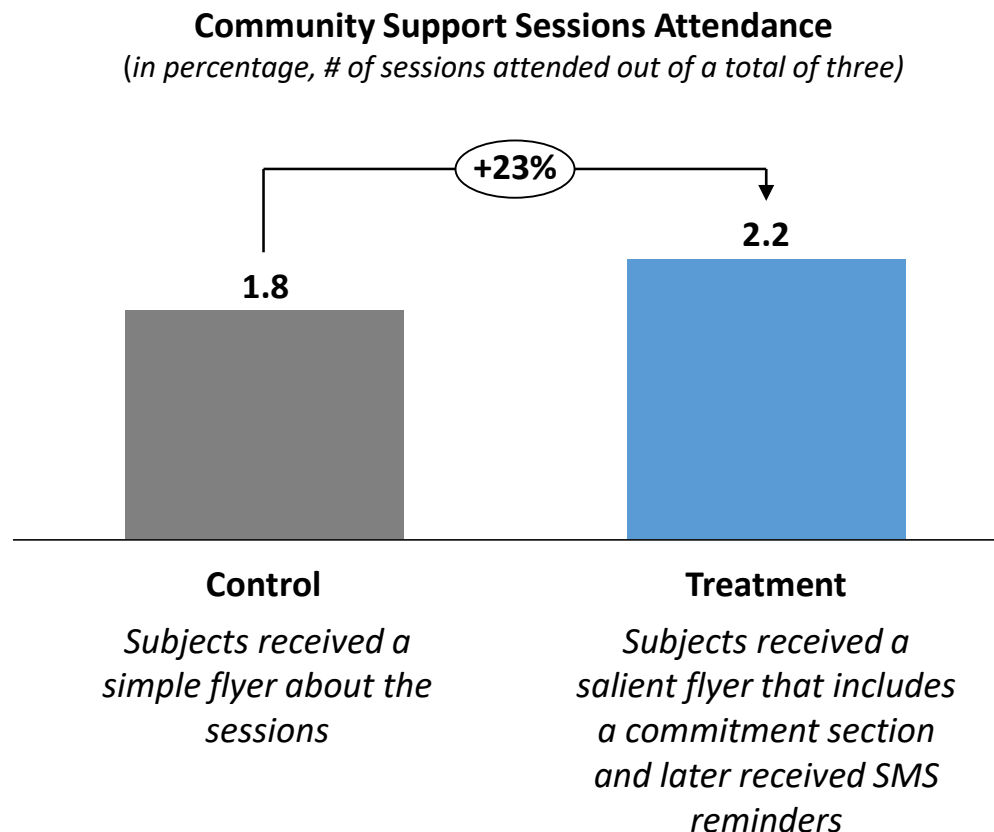

Stakeholder Engagement

1 Mobilize *(before)*
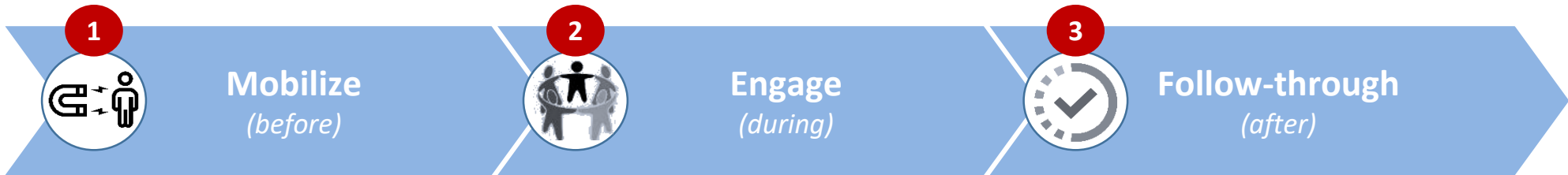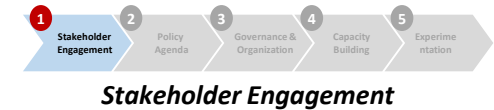
- *Capturing attention of target population*
- *Encouraging target individuals to attend events as a first step of capturing them in the system process*

2 Engage *(during)*

- *Promoting participants to interact and participate during the event(s)*
- *Building a safe environment with the right mind-set to promote sharing and active participation and, most importantly, behavioural change*

3 Follow-through *(after)*

- *Ensuring that participants follow-through with the what they learned and sustain the intended behavioral change*
- *Affirming that participants are ambassadors for behavioral change within their own communities*

The "Mobilize, Engage, & Follow-through" framework has universal applications for different challenges that transcend a specific policy area
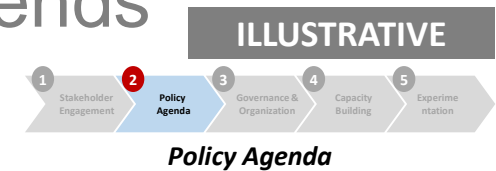
Increasing attendance of vulnerable youth to community support sessions

Nudge Lebanon increased the likelihood of vulnerable youth attending community support sessions by 23% using a commitment strategy accompanied with SMS reminders

Community Support Sessions Attendance
(*in percentage, # of sessions attended out of a total of three*)

+23%

1.8

2.2

Control

Subjects received a simple flyer about the sessions

Treatment

Subjects received a salient flyer that includes a commitment section and later received SMS reminders

The intervention was particularly effective on young male population increasing their total attendance by 55%

The policy agenda is driven through an assessment of local challenges, but also guided by recent trends

1 Stakeholder Engagement → 2 Policy Agenda → 3 Governance & Organization → 4 Capacity Building → 5 Experimentation

Policy Agenda

Driven by assessment of current challenges **1**

- Development of a policy agenda for experimentation should be primarily driven by an assessment of the current situation

- This could be done by an evaluation of the behavioral roots of current policy areas

- It could also be driven by detailed stakeholder engagement sessions whose objectives are to understand their challenges and identify their behavioral bottlenecks

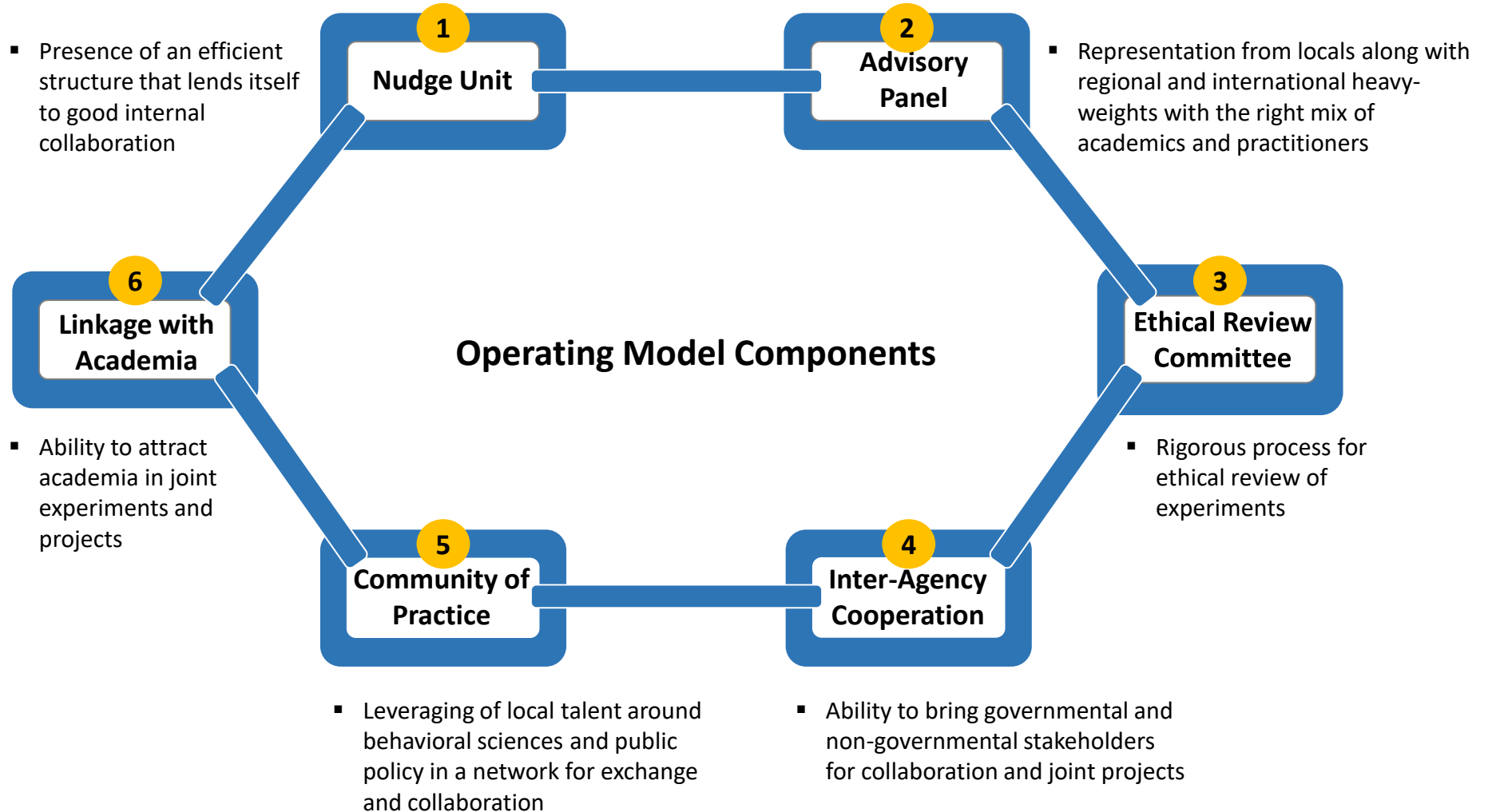## **2** Driven by review of regional and global experiments

Policy Agenda of Experiments

- *Reducing energy level consumption*

- *Increasing screening for mental health*

- *Reducing obesity rates among children*

- *Improving workers welfare*

- *Enhancing parental engagement in children education*

- *…*

- While all experiments should be related to current challenges, the trigger could be external

- As such, a constant review of regional and global experiments is always a way to shed lights on potential application into the local context

The behavioural components of success of the operating model depend on a number of enabling factors

Governance & Organization

- Presence of an efficient structure that lends itself to good internal collaboration

1 Nudge Unit

2 Advisory Panel

- Representation from locals along with regional and international heavy-weights with the right mix of academics and practitioners

6 Linkage with Academia

Operating Model Components

3 Ethical Review Committee

- Ability to attract academia in joint experiments and projects

- Rigorous process for ethical review of experiments

5 Community of Practice

4 Inter-Agency Cooperation

- Leveraging of local talent around behavioral sciences and public policy in a network for exchange and collaboration

- Ability to bring governmental and non-governmental stakeholders for collaboration and joint projects

Example team sizes of governmental nudge units

NON-EXHAUSTIVE

- Nudge Lebanon (LEB): Around 12 members

- Qatari Behavioural Insights Unit (QAT): 5 members

- Office of Evaluation Sciences (USA): Around 15 members

- The Innovation Hub (CAN): Around 10 members

- NSW Behavioural Insights Unit (AUS): 14 members

- Mind, Behavior, and Development Unit (eMBeD) (World Bank): 14 members

- The Lab @ DC (USA): 14 members

- Behavioural Insights Team (UK): Around 150 employees

- Behavioural Insights - Regulatory Policy Division, OECD (FRA): Around 30 members

- Behavioural Economics Team of the Australian Government (AUS): Around 45 members

Capacity building on behavioral insights and experimentation for various stakeholders involved in strategic planning

Workshops & Seminars

- Behavioral insights and nudging as well as its use in their work

- Behavioral maps (identify **biases** and **behavioral bottlenecks)**

- Develop specific tools for use by organizations in design and implementation of policy initiatives

- Basic statistics packages

- How to design experiments

Source: Nudge Lebanon Team Analysis

New methods of evaluating policy impact in particular, randomized controlled trials (RCTs)

| 1 Stakeholder Engagement | 2 Policy Agenda | 3 Governance & Organization | 4 Capacity Building | 5 Experimentation |

Experimentation

Randomized Controlled Trials (RCT)

- An RCT is an experiment in which participants are randomly allocated into groups, such that each group would experience a different condition

- Considered as the golden standard for experimentation

🧍 *Unaffected Subject*

🧍 *Positively Affected Subject*
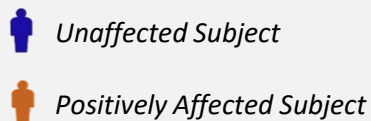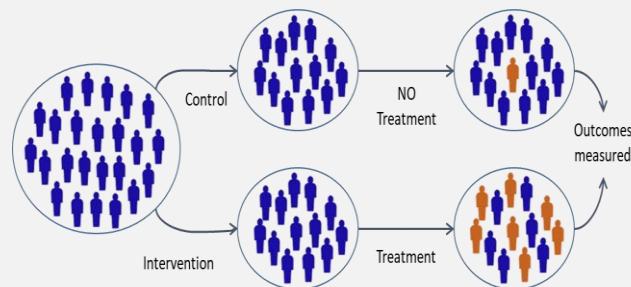
Pre-Post

- A Pre-post intervention consists of:

  - *Baseline:* Measuring outcome of interest for a defined period of time

  - *Intervention:* Introducing the variable & measuring the outcome of interest again

  - *Post-Intervention:* Measuring the impact of the intervention

- A pre-post assumes that the intervention was the only factor influencing any changes
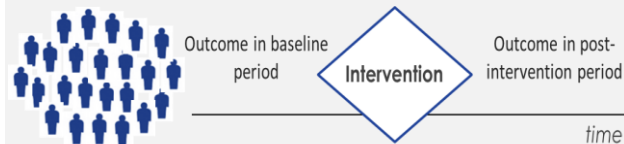
Difference-in-Differences (DiD)

- DiD is a refined version of the pre-post methodology

- DiD controls for differences in the outcome between treatment and comparison groups during the pre-intervention period (i.e. baseline)

- DiD is a useful technique to use when randomisation on the individual level is not possible

— Control Group
— Treatment Group
···· Countefactual
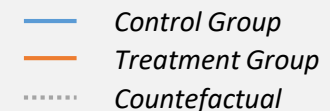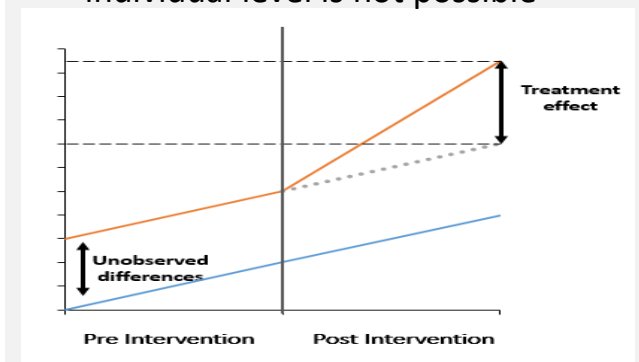
A recap …

1 Behavioral economics is now mainstream economics

2 Applications of BIs to public policy are on the rise, almost every country in the middle east either set up a nudge unit, or planning one, or started applying behavioral interventions in one or more policy areas outside dedicated units

3 This is transformative:

- it will bring a new skillset in government – behavioral sciences
- It will bring a new culture of experimentation and testing "what works"
- It will reinvent government services in innovative ways
- Applications to monitoring and evaluation add more realistic and accurate results

APPENDIX

NL was awarded 1 of 8 social innovation grants for the Arab region to set up the Consumer Citizen Lab

Eight Grants for Social Science Innovation in the Arab Region

BY CELESTE FORD — 10.03.2017

$4.15 million in new support for policy development through university-based innovation and partnerships

GRANTEES

1. Nudge Lebanon
2. American University in Cairo
3. American University of Beirut
4. Lebanese-American University
5. University of Minnesota
6. Friends of the British Council
7. The American Academic Research Institute in Iraq
8. University of North Carolina at Chapel Hill

Carnegie Corporation of New York granted Nudge Lebanon $500,000 to set up the first nongovernmental Arab Consumer Citizen Lab (CCL)

The purpose of CCL is to improve public policy through use of behavioral sciences in national policies & public services

- Extends the discipline of behavioral economics to universities in Arab region

- Builds capacity of students and future practitioners

- Support problem solving by stakeholders, including government agencies, nongovernmental organizations, and academics

Earlier this year, Nudge Lebanon held a conference on Behavioral Economics and Nudge in the Arab Region

PROGRAM

Friday, May 11th

17:00 – 17:30: Registration

17:30 – 18:00: Opening and Welcome Address
- *Dr. Nadia Cheikh* – Dean of the Faculty of Arts
- *Dr. Fadi Makki* - Founder and President of Nud
  Insights Unit; Member of the Future Council for E
  Forum

18:00 – 19:30: The Role of Academia and NGOs i
Insights in Public Policy
Moderator: *Dr. Bana Bashour* – Associate Dean
Sciences; Associate Professor of Philosophy, AUB
Speakers:
- *H.E. Prof. Fouad Ayoub* – President of the Leb
- *H.E. Dr. Khaled Mahdi* – Secretary General of
  Development
- *Dr. Fadi Makki* – Founder and President of Nud
  for Behavioral Sciences at the World Economic

19:30 – 20:00: Reception

Saturday, May 12th

8:00 – 9:00: Registration and networking breakfast

9:00 – 10:15: Growth of Behavioral Economics and
Moderator: *Dr. Fadi Makki* – Founder and Pres
Future Council for Behavioral Sciences at the
Speakers:
- *Dr. Mariam Chammat* – Executive Advisor a
  Direction Interministerielle de la Transforma
- *Dr. Lori Foster* – Professor of Industrial-Organ
  University; Former Member of the White House
- *Dr. Ramzi Mabsout* – Assistant Professor of E
  Trustees, Nudge Lebanon
- *Faisal Naru* – Chief of Staff of the OECD Ex
  Trustees, Nudge Lebanon
- *Dr. Erik Angner* – Associate Professor of Practi

10:15 – 11:30: Applying Behavioral Insights to Hea
Moderator: *Dr. Iman Nuwayhid* – Professor and De
Speakers:
- *Dr. Rabi Mohtar* – Dean of the Faculty of Agricu
- *Dr. Rabih El Chammay* – Head of National Ment
- *Dr. Umar Taj* – Research Fellow at Warwick Bu
- *Dr. Lori Foster* – Profess

11:30 – 12:00: Break

12:00 – 13:15: Compliance & Rule of Law: Rethinking Government Services Delivery
through a Behavioral Lens
Moderator: *Daniel Shephard* – Member of the Board of Trustees, Nudge Lebanon; Former
Member of the White House Social and Behavioral Sciences Team (SBST)
Speakers:
- *H.E. Ghassan Moukheiber* – Lebanese MP; Member of the Board of Trustees, Nudge
  Lebanon
- *Zhi Soon* – Director of Productivity, Behavioural Insights Team
- *Dr. Georgios Dimitropoulos* – Assistant Professor, HBKU Law School; Member of the
  Advisory Board of Nudge Unit Greece
- *Josh Martin* – Vice President, ideas42

13:15 – 14:30: Applying Behavioral Insights and Nudge to Education
Moderator: *Maha Haidar* – Makki - Co-Founder of Nudge Lebanon; Director of the MasterCard
Foundation Scholars Program, AUB
Speakers:
- *Zhi Soon* – Director of Productivity, Behavioural Insights Team
- *Dr. Saouma BouJaoude* – Associate Dean of the Faculty of Arts and Sciences, AUB;
  Member of the Board of Trustees, Nudge Lebanon
- *Dr. Lori Foster* – Professor of Industrial-Organizational Psychology, North Carolina State
  University; Former Member of the White House Social & Behavioral Sciences Team (SBST)
- *Jon Roozenbeek* – Doctoral Researcher, the University of Cambridge
- *Dr. Mariam Chammat* – Executive Advisor at the French Behavioral Insights Unit at
  Direction Interministerielle de la Transformation Publique

14:30 – 15:30: Lunch

15:30 – 16:45: Applying Behavioral Insights to Financial and Social Inclusion
Moderator: *Dr. Charlotte Karam* – Associate Dean of Programs, Associate Professor of
Organizational Behavior, AUB; Director of the KIP Project
Speakers:
- *Josh Martin* – Vice President, ideas42
- *Daniel Shephard* – Senior Advisor and Member of the Board of Trustees, Nudge Lebanon;
  Former Member of the White House Social & Behavioral Sciences Team (SBST)
- *Jennifer Colville* – Team Leader, Innovation, Arab States, Bureau for Policy and Programme
  Support, UNDP

ehavioral Economics and Nudge in the Region
– Editor in Chief, Harvard Business Review Arabia and

-General of the Supreme Council for Planning and

ECD Executive Director; Member of the Board of

Governor, Banque Du Liban
resident of Nudge Lebanon; Member of the Future Council
at the World Economic Forum

- +300 Attendees
- 29 Speakers
- 30 Countries & 6 Nudge Units
- 25 Universities
- 17 International Organizations

The focus areas of Nudge Lebanon revolve around compliance and socio-economic policies

1

Compliance and the Rule of Law

- Fighting Corruption

- Reinforcing compliance and the rule of law (e.g., traffic)

- Sustainability and Littering

- Preventing violent extremism

- Improving public service delivery (e.g., consumer protection)

2

Socio-Economic Policies

- Improving social and financial inclusion

- Improving healthy lifestyle and wellbeing

- Supporting the Government in its Public Finance Management

- Improving access to and quality of education

- Improving humanitarian support and charitable giving

- Promoting entrepreneurship