

## **REGIONAL CONFERENCE**

25-27 JUNE 2025 NAIROBI, KENYA







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# Keynote Speakers



## **Harsha Thirumurthy**

Professor of Health Policy and Chief of the Division of Health Policy, University of Pennsylvania



## Laura Barasa

Senior lecturer, Department of Economics and Development Studies, University of Nairobi



## Lata Gangadharan

Professor of Economics, Joe Isaac Chair of Business and Economics, Monash University President Elect, Economic Science Association

# Organizing Committee



Engy Saleh

Director, Behavioral
Research and Academic
Engagements (BRACE)



Senior Policy
Communications Officer

**David Muruaru** 



Patrick S. Forscher

Director, CREME

Developmental MetaResearch Team



Samantha Wanjiku
Senior Officer, People
Operations



Michael Onsando

Manager, Voice and
Impact



**Jennifer Adhiambo**Senior Labs Manager



Project Operations Coordinator

**Gladys Muange** 



Eller Professor of Economics, Eller College of Management Director, Economic Science Laboratory

**Professor Charles** 

Noussair



Jaspreet Singh
Associate Director,
Quantitative Research



# Welcome to Nairobi, Kenya

## Introduction

Karibu Nairobi! We're excited to host you for the Economic Science Association (ESA) Africa Conference. Here's a quick reference to help you navigate key venues and stay safe during your time in the city.

Scan or click this QR code for full details on Nairobi



## **Emergency Contacts**

Here are some key numbers to save in your phone:

St. John Ambulance	+254 700 395 395	
Police Hotline (Central Station)	+254 20 225 685	
Aga Khan Hospital (Westlands)	+254 711 092 000	
Nairobi Hospital (Upper Hill)	+254 722 204 114	
	+254 202 845 000	
Karen Hospital (Karen)	+254 702 222 222	
AMREF Flying Doctors	+254 733 639088	
Country fire brigade	+254 234 45 99	
	+254 222 21 81	
Safety Tips Use Uber, Bolt, or Lite Avoid displaying value	i <b>tle Cab</b> for transport Jables in public	Stay aware of surroundings   Walk in groups, especially after dark

## Hospitals in Nairobi

There are several reputable hospitals, including Aga Khan University Hospital, MP Shah Hospital, and Nairobi Hospital.

## AGA KHAN UNIVERSITY HOSPITAL

Address: 3rd Parklands Avenue, Nairobi

Phone: +254 20 366 2000

Services: Comprehensive medical care, including a 24/7 Accident & Emergency department, outpatient clinics, specialized care, diagnostics, and pharmacy services.

## THE NAIROBI HOSPITAL - WARWICK CENTRE OUTPATIENT CENTRE

Address: Warwick Centre, UN Avenue, Gigirii Phone: +254 703 072000 / +254 729 110202

Services: Accident & Emergency services, laboratory services, imaging (X-ray, ultrasound, CT scan), pharmacy, and various specialty clinics.

## MP SHAH HOSPITAL

Distance from Mövenpick Hotel: Approximately 2.5 km (about 8–10 minutes by car)

Address: Shivachi Road, Parklands, Nairobi Phone: +254 20 4291 100 / +254 111 000 600

Emergency Services: Available 24/7

## What to Carry with You

Nairobi is a cosmopolitan city, and you can find almost everything you'll need or want here. However, beyond the necessities you're taking with you, you may also want to bring things that are more expensive to buy in Kenya than in your home country, such as:

- Sentimental speciality foods;
- Technical outdoor goods (e.g. hiking boots, tents, sleeping bags, down jacket, etc.);
- Speciality items related to your hobby (e.g. yoga mat, swimsuit, goggles, etc.);
- Sunscreen:
- Bug spray with DEET (if you prefer this);
- Electronic items, excluding budget smartphones (e.g., camera, lens, action cam, Apple products, cables for your electronics, extra chargers, etc.);
- Clothing and dress shoes (You can buy cheap used clothing here, and you can also get clothing tailor made. However, it's likely you'll want to do most of your clothes shopping back home.); and
- Warm clothes (Yes, it gets cold in Kenya, and since the buildings aren't insulated, you'll want winter clothes for June through August).

Please check <u>this webpage on the conference website</u> in a couple of days for a comprehensive document on Nairobi: organized tours and day trips, what to do and what to expect

## **Event Venues & Directions**



## Welcome Reception – Busara Office

Date: 25th June

Location: <u>Apple Cross Road 38, Lavington</u>
Transport: <u>Easily accessible by Uber/Bolt</u>

Note: Parking available at Soluxe



## Conference Venue – Mövenpick Hotel & Residences

Date: 26th and 27th June

Location: Westlands Road, Westlands

Transport: **10–15 minutes from most central hotels**Amenities: On-site dining, meeting rooms, and Wi-Fi



## Dinner Venue - Zen Garden

Date: 26th June

Location: Lower Kabete Road

Transport: Approx. 25 minutes from Westlands

Note: Scenic outdoor setting; casual elegant attire recommended **Busara will be organizing transportation to and from the venue** 

# Program Overview

Scan or click this QR code for the program



## DAY 0 Wednesday June 25th Busara Office

6:30 pm • Welcome Reception

## DAY 1 Thursday June 26th Mövenpick Hotel

8:00 - 8:45 am		Arrival + Registration + coffee	I Fover
0.00 - 0. <del>4</del> 3 um	_	Allivai + Negistiation + conce	l i Oyci

8:55 - 9:00 am • Opening remarks | Main hall with Engy Saleh

9:00 - 9:30 am • Keynote speech | Main hall with Lata Gangadharan

9:40 - 11:20 am • Parallel sessions 1 | Breakout with Presenters

11:20 am - 12:10 pm • Poster presentations session / Coffee break | Foyer

12:20 - 1:10 pm • Panel discussion | Main hall

1:15 - 2:15 pm • **Lunch** | Restaurant

2:25 - 4:30 pm • Parallel sessions 2 | Breakout with Presenters

4:40 - 5:00 pm • Coffee break | Foyer

5:05 - 6:45 pm • Parallel sessions 3 | Breakout with Presenters

6:45 - 7:00 pm • Prepare for departure for dinner | Foyer

7:00 - 9:30 pm • **Dinner** | Zen Garden

## DAY 2 Friday June 27th Mövenpick Hotel

8:45 - 9:15 am • Coffee break | Foyer

9:20 - 9:50 am • **Keynote speech** | Main hall with Laura Barasa

10:00 - 11:40 am • Parallel sessions 4 | Breakout with Presenters

11:40 am - 12:00 pm • Coffee break | Foyer

12:10 - 1:10 pm • Panel discussion | Main hall

1:15 - 1:45 pm • Presentation | Main hall with African Union / Africa Think Tank Platform

1:45 - 2:45 pm • **Lunch** | Restaurant

3:00 - 3:30 pm • **Keynote speech** | Main hall with Harsha Thirumurthy

3:40 - 5:45 pm • Parallel sessions 5 | Breakout with Presenters

5:45 - 6:00 pm • Coffee break | Foyer

6:00 - 7:30 pm • Roundtable discussion | Main hall with Francis Meyo, CEO Busara
The Work Is Not Done - Hosted by: Busara

# Program

DAY 0	Wedne	<b>sday June 25th</b> Busara C	Office
6:30 pm	Welcome Reception		
DAY 1	Thursday June 26th Mövenpick Hotel		
8:00 - 8:45 am	Session Where	Arrival + Registration + coffee Foyer	
8:55 - 9:00 am	Session Where Note	Opening remarks Main hall Engy Saleh	
9:00 - 9:30 am	Session Where Note	Keynote speech Main hall Lata Gangadharan	Gender and Performance Evaluation in the Workplace
9:40 - 11:20 am	Session Where Note	Parallel sessions 1 Breakout Presenters	
Session 1A: Risk, Uncertainty and Dec	ision	Session 1B: Gender (4 presentations of 25 mins)	Session 1C: Beliefs (4 presentations of 25 mins)
(4 presentations of 25  Autonomous better deci how to overcome choice with simple choice proce	sions: overload	Does the gender of a group leader affect the willingness to contribute of group members?   Brit Grosskopf   Gender and beliefs – the potential	Erroneous beliefs impede the adoption of cooperation- inducing mechanisms   Markus Dertwinkel-Kalt  Demand for conspiracy
Contests with Ambiguou   Cary Deck	us Prizes	effects of attractiveness on updating beliefs on skills   Christiane Schwieren	theories   Agne Kajackaite  Bad Money? Witchcraft Beliefs and Fairness Views in Kenya
Small Firm Investment u Uncertainty: The Role of Finance   Muhammad M	Equity	Decoding Digital Financial Services-enabled financial privacy   Gitanksh Sethi	Arne Nasgowitz  People Fail to Distinguish Between Experts and Non-
Using eye-tracking to ex strategies for evaluating compound lotteries   Sneha Shashidhara		Microfinance and Psychological Well-Being: The Role of Financial Literacy   Olubunmi Samuel-Adeyemi	Experts in a Simple Online Environment   Zacharias Maniadis

DAY 1	Thursd	<b>ay June 26th</b> Mövenp	ick Hotel
11:20 am - 12:10 pm	Session Where	Poster presentations session Foyer	n / Coffee break will also be served
12:20 - 1:10 pm	Session Where	Panel discussion Main hall	
		Synthesis, and Impact Meas Hosted by International Inition Panelists: Thomas Kelly: Director of Evider [moderator] Rasha Attar: Director of Behavion Presidential Court, UAE Government	nce for Policy and Learning at 3ie oral Science Group (BSG) at the ment ector of Becker Friedman Institute for
1:15 - 2:15 pm	Session Where	Lunch Restaurant	
2:25 - 4:30 pm	Session Where Note	Parallel sessions 2 Breakout Presenters	
Session 2A: Taxes of Public Goods (5 presentations of 2 Balancing Purse and F Public Goods, Tax Colland Protests   Benjam Enhancing Property Co Gains Tax Compliance Precise, Not Graphical   Berenika Tuzilova	Peace: ection in Krause apital :: Be	Session 2B: Health (5 presentations of 25 mins)  SMS Campaign to Increase COVID-19 Vaccine Take Up in Tanzania   Noela Ringo  Who calls the shots? Financial incentives and provider influence in the adoption of a new health technology	Session 2C: Development 1 (5 presentations of 25 mins)  Parental Pressure and Labor Market Outcomes: Experimental Evidence from Egypt   Abdelrahman Nagy  Can Behavioral Science Reduce Hazardous Child Labor? Insights from Piloting & Scaling Community Social Contracts   Allison Zelkowitz
Lottery incentives and pricing rebates   Marco Climate Change Risk of Human Behavior: The Evidence   Narges Hajimoladary Personal Information as Public Of Information as Public Of Information Line Personal Lee	o Palma and ory and vish and	Carlos Paramo   Reducing Patient Demand for Antibiotics   Chiara Cappellini	Maternal Labor Supply with School Age Children   Lu Dong  Hidden in Plain Sight: Behavioural Insights on Child Domestic Work in Kenya   Monica Kay  Mobile Nutrition Units for Reducing Global Acute Malnutrition (GAM) in Hard-to-Reach Communities in Gombe State: A Cluster Randomized Controlled Trial Study

DAY 1	Thursd	<b>lay June 26th</b> Mövenpick	Hotel
4:40 - 5:00 pm	Session Where	Coffee break Foyer	
5:05 - 6:45 pm	Session Where Note	Parallel sessions 3 Breakout Presenters	
Session 3A: Metho Measurement (4 presentations of 2 Measuring Risk Prefer	25 mins) rences:	Session 3B: Well-being (4 presentations of 25 mins)  Is Happiness Contagious? Evidence from a Field Experiment	Session 3C: Cash Transfers and Anti-Poverty Programs (4 presentations of 25 mins)  Destignatising Disabilities?
Lessons from Ethiopian Farming Families   Maria Porter  De-biasing the Measurement of Conditional Cooperation   Peter Katuščák  Guns, Butter, and Redistribution:		clusive Anti-poverty P SEE Change Evaluation— impacts of a personal agency focused business intervention on live- lihoods, entrepreneurship, and clusive Anti-poverty P Uganda   Elijah Kipcht With My Mind on My N bor Productivity in the	Evidence from a Disability-In- clusive Anti-poverty Program in Uganda   Elijah Kipchumba
			With My Mind on My Money: Labor Productivity in the Immediacy of an Income Shock   Flavio Malagutti
An Experimental Stud Inequality & Conflict   Thomas Rittmannsb	erger	Does Burnout hurt Performance? Experimental Evidence	Adverse Childhood Experiences and Adolescent Well-Being in Tanzania   Monica Kauky
Empirical insights into ethics in the Global Sc		Charles Noussair  Testing a Life-Skills program to improve mental health and functional outcomes among Kenyan adolescents   Rosine Baseke	Can Behavioral Interventions Help Cash Program Recipients Use Payments More Effectively? Cluster RCT Evidence from Ghana   Wen Wen Teh
6:45 - 7:00 pm	Session Where	Prepare for departure for dinne Foyer	er
7:00 - 9:30 pm	Session Where	Dinner Zen Garden	

DAY 2	Friday	<b>June 27th</b> Mövenpic	k Hotel
8:45 - 9:15 am	Session Where	Coffee break Foyer	
9:20 - 9:50 am	Session Where Note	Keynote speech Main hall Laura Barasa	Scientific Research in a Shifting Global Landscape: Connecting the Dots
10:00 - 11:40 am	Session Where Note	Parallel sessions 4 Breakout Presenters	
Session 4A: Corrupt Accountability (4 presentations of 2) Do Salient Negative Ex Deter People from Brib Lab-In-The_Field Exper Evidence from Camerod   Guylaine Nouwoue  Corrupt behaviour: info provision and informati avoidance   Nicky Nich  From Beliefs to Action: Government Performar Information Drives Civic Participation in India   Pallavi Prabhakar  Testing the Impact of M Framing on Civic Engag Kenya's Participatory E Process   Zach Mills	5 mins)  ternalities ing? A rimental on  rmation ion olls  How nce c	Session 4B: Nonprofits and Charitable Giving (4 presentations of 25 mins)  Are hypothetical questions useful for understanding predictors of willingness to donate to partial flood insurance?   Eleni Yitbarek  The Effect of Solicitation Framing on Charitable Donations   Matej Lorko  Systems for Evidence: How to overcome bad incentives, move beyond reporting, and generate real learning and impact   Ben McNamee  A market failure in philanthropy: Learning from the replication crisis   Patrick Forscher	Session 4C: Agriculture and Rural Livelihoods  (4 presentations of 25 mins)  Market Information and R&D Investment Under Ambiguity: A framed artefactual experiment with plant breeding professionals   Berber Kramer  Do agricultural insurance programs improve smallholder farmer wellbeing, food insecurity, and agricultural outcomes in low-and middle-income countries? Evidence from five impact evaluations   Geetika Pandya  Pedaling towards Prosperity: The Impact of Bicycle Distribution on Rural Livelihoods in Zambia   Rachel Lusava  Solutions to improve farmer's likelihood of adherence and adoption of agronomic advisory: A randomised control trial   Shalmali Ghaisas
11:40 am -	Session Where	Coffee break Foyer	

DAY 2	Friday June 27th Mövenpick Hotel		
12:10 - 1:10 pm	Session Where	Panel discussion Main hall	
		Session: Beyond the Bottomline: The Evolving Science and Strategy of Cost-Effectiveness in Global Development  Panelists:  Mónica Wills-Silva: Director of International Programmes EMEA - Europe, Middle East, Africa at Behavioural Insights Team (BIT)  Patrick Forscher: Director of Meta-Research at Busara  Craig McIntosh: Professor of Economics at the School of Global Policy and Strategy at UC San Diego and Co-director of the Policy Design and Evaluation Lab  Carola Casti: Senior Advisor at Norwegian Directorate for Development Cooperation  Engy Saleh: Director of Behavioral Research and Academic Engagements at Busara [session moderator]	
1:15 - 1:45 pm	Session Where Note	Presentation Main hall African Union / Africa Think Tank Platform (ATTP) project	
1:45 - 2:45 pm	Session Where	Lunch Restaurant	
3:00 - 3:30 pm	Session Where Note	Keynote speech Main hall Harsha Thirumurthy	The Power—and Limits—of Economics: Lessons from the Global Response to HIV

#### Friday June 27th Mövenpick Hotel DAY 2 3:40 - 5:45 pm Session Parallel sessions 5 Where **Breakout** Note **Presenters** Session 5A: Markets and **Session 5C: Education Session 5B: Development 2** (5 presentations of 25 mins) (5 presentations of 25 mins) **Finance** (5 presentations of 25 mins) Designing Sustainable and Experimental Evidence on the Interactive Text Messaging for Inclusive Youth-Based Aqua-Impacts of Early Childhood Edculture in Small Reservoirs: A ucation in Somaliland | Claudia Financial Behavior Change: Choice Experiment Approach De Goyeneche Macaya **Evidence from Zambia** | Giulia Zane | Syon Bhanot **Bundled School Choice** Impacts of a Novel Water Qual-| Lingbo Huang Exchange markets with endogenous quality: When the ity Intervention in Rural Ghana Leveraging Mobile Phone | Irene Atieno 'lemons problem' enhances trade Expansion in LMICs to Improve | Aurora Garcia-Gallego Demand for Urban Exploration: **Parental Practices** Evidence from Nairobi | Matthew Lavoie Speculating in zero-value | Joshua Dean assets: The greater fool game experiment | Tibor Neugebauer Longitudinal outcomes from a Health Risk Information. Randomized Controlled Trial of AI-Driven Anchoring in Financial Social Stigma and Demand accelerated learning for out-offor Condoms: Experimental school children in Liberia **Decision-Making: Experimental** Evidence from Ghana | Mico Rudasingwa Evidence | Juliana Kamau | Salamatu Nanna Adam **Bridging Educational Gaps** Nudging for municipal water Watching TV at Home: The services revenue collection Impact of an Educational TV improvement | Syden Mishi Show on Kenyan Children | Salome Njambi 5:45 - 6:00 pm Coffee break Session Where Foyer 6:00 - 7:30 pm Session Roundtable discussion Where Main hall Note The Work Is Not Done - Hosted by: Busara Moderator: Francis Meyo: CEO Busara

## Sessions Abstracts

## 1A Risk, Uncertainty and Decision Confidence

## Autonomous better decisions: how to overcome choice overload with simple choice procedures Agnieszka Tymula

Contrary to traditional economics assumption that having more options for choice is better, many papers in behavioural economics, marketing, and psychology have shown that having more alternatives to choose from can deteriorate choice quality. As a solution to this choice overload problem, behavioural economists have proposed reducing the number of alternatives available to a chooser, or to use nudges that guide people to select presumably better alternatives. In this paper, we take a different approach and suggest how people can make better choices autonomously. Using an understanding of how value representations in the brain determine choice accuracy, we design three choice procedures to improve choice quality without reducing the range of options available. Using a within-subject experiment, we test how our procedures compare to the most commonly used procedure, simply picking the preferred option. We find that each of our choice procedures increases the probability that a participant will correctly choose their independently identified favourite from the choice set. We show that this leads to a significant decrease in the monetary cost of mistakes. Our paper provides simple alternative choice procedures which overcome choice overload and maintain the autonomy of choice without reducing the benefit of having a variety of options to choose from.

### **Contests with Ambiguous Prizes**

## **Cary Deck**

This paper examines behavior in contests where the prize value is ambiguous rather than merely risky. We develop a theoretical model of bidding in a Tullock contest with an ambiguous prize where contestants also face uncertainty about their opponent's ambiguity attitudes. Using a laboratory experiment with 102 subjects, we elicit individual risk and ambiguity attitudes to predict behavior in these contests. The average predicted number of lottery tickets purchased matches well with observed behavior, with no statistical difference between the two. While ambiguity has a modest effect on contest behavior overall, we decompose this effect into two components: one's own ambiguity attitude and beliefs about opponents' ambiguity attitudes. Our results suggest that one's own ambiguity attitude has a nominally larger impact than concerns about opponents' ambiguity attitudes.

## Small Firm Investment under Uncertainty: The Role of Equity Finance

### **Muhammad Meki**

Hundreds of millions of small firms operate in low- and middle-income countries, and finance is often cited as critical for growth. However, strikingly, a large wave of experimental evaluations identified zero average impacts of the classic microcredit product on the profits of small business borrowers. These dis-

appointing results pose a puzzle to the finance and development literature, given a large body of work that provides: (i) macro-level evidence of a positive relationship between financial access and growth; and (ii) remarkably consistent micro-level evidence that small firms have very high returns to capital.

Motivated by why microcredit hasn't unlocked those high returns, I explore if its rigid contract structure is partly to blame, and if equity-like contracts can more effectively spur investment for certain borrowers. The classic microcredit contract contains several theoretically appealing features that alleviate adverse selection and moral hazard in informationally-opaque lending markets. For example, required payments are rigid and high-frequency – sometimes even weekly – beginning almost immediately after funds are disbursed. This approach is distinct from lending in high-income countries, where several forms of repayment flexibility such as grace periods are available even for low-income clients. Importantly, such rigidity may discourage the higher-risk, higher-return investments that are needed to stimulate small firm growth. Equity-like contracts with performance-contingent repayments may be preferred for financing the investments of the many small businesses with high but volatile returns, and especially for risk-averse business owners. From the supply side, implementing such contracts has traditionally been challenging due to costly state verification, with risk-bearing capital predominantly allocated to larger firms. Notably, rapid recent digitization in many countries such as Kenya has significantly reduced monitoring costs, creating opportunities to provide novel forms of flexible finance even for small firms, which I investigate in this paper. I evaluate the impact of equity-like contracts on small firm investment and the role of risk preferences, combining data from 'artefactual field experiments', two field experiments, and structural estimation. By focusing on small firms seeking financing for business expansion and excluding those without growth plans, I target a subset of businesses with greater potential to drive broader economic development beyond mere subsistence. I demonstrate the value of incorporating behavioral finance insights, which have been underutilized in the development finance literature, to provide a demand-side explanation for the limited adoption of seemingly advantageous equity-like contracts. This approach also helps identify contractual innovations that could enhance their viability. My sample comprises 765 small firm owners who expressed an interest in expanding their operations and participated in two field experiments in Kenya and Pakistan, where they were offered asset financing. Kenya offers an ideal testing ground for new financial contract structures due to its technological advancements and status as the mobile money capital of Africa. There, I collaborated with one of the world's largest multinational food companies to recruit micro-distributors seeking to grow their businesses. Pakistan provides another important setting to explore equity-like contracts, as these instruments have the potential to serve hundreds of millions of financially excluded Muslim business owners.

## Using eye-tracking to examine strategies for evaluating compound lotteries Sneha Shashidhara

When evaluating compound lotteries holistically, two methods exist: (1) starting from the final event and reasoning backwards (backward induction), akin to Segal (1990), and (2) computing final-outcome probabilities, reducing a compound lottery to a simple one, then evaluating it, akin to Von Neumann and Morgenstern (1944). We apply eye-tracking to distinguish these strategies.

Compound lottery evaluation relies on:

- Backward induction (CI axiom): People sequentially replace last-stage lotteries with their certainty equivalents.
- Forward induction (ROCL axiom): People focus on final outcomes and probabilities, ignoring intermediate stages.

Eye-tracking captures real-time cognition by revealing the fixation order of lottery elements. We studied 73 participants using eye-tracking to assess decision-making strategies in two tasks:

Task 1 (Lottery Valuation): Participants evaluated simple and compound lotteries. Eye movements identified their information acquisition sequence, indicating ROCL or CI strategies.

Task 2 (Pattern Completion): Participants completed a visuo-spatial reasoning exercise based on Raven's Progressive Matrices to assess whether forward or backward induction applied outside lotteries.

We analysed participants' gaze patterns and fixation sequences.

Consistency tests with behavioural data: Preferences should remain consistent between compound and simple lotteries when the compound is replaced by an equivalent simple lottery following each axiom. We employed the Cochran Q test and Bonferroni-Dunn correction.

Eye-tracking data: We measured fixation orders. Early attention to original probabilities implied ROCL; early focus on final-stage outcomes implied CI.

The Lottery Valuation Task results showed that most participants employed forward induction (ROCL). Eye-tracking indicated they first examined initial probabilities, aligning with ROCL predictions. Behavioural data confirmed both axioms (78% of choices matched ROCL, 74% matched CI).

Participants used constructive matching (forward induction) in easier trials in the Pattern Completion Task. They increasingly relied on response elimination (backward induction) in harder trials, suggesting that cognitive cost prompts different strategies. Eye-tracking showed that participants generally examined the pattern before scanning response options, supporting forward induction as a default approach.

Overall, findings strongly support ROCL: individuals simplify compound lotteries by focusing on final outcomes. This agrees with research showing that humans favour simpler strategies under risk. The consistent forward induction approach across tasks suggests broader relevance beyond lottery contexts.

Our eye-tracking evidence provides new insights into decision-making, especially where behavioural data alone is inconclusive. Future work should examine these findings' external validity across diverse individuals, ensuring robust generalisation. The logic of these consistency tests is that if a compound lottery is replaced with its equivalent simple lottery, preferences should remain unchanged under each axiom. Fixation order analysis was critical in differentiating ROCL (early attention on initial probabilities) from CI (early attention on last-stage outcomes). This study contributes to behavioural economics by leveraging eye-tracking to reveal cognitive strategies when behavioural data alone produces mixed results. Future research can examine these findings' external validity across diverse individuals and varied presentation formats, helping ensure broader generalizability for robust testing across different decision-making scenarios.

## **1B Gender**

## Does the gender of a group leader affect the willingness to contribute of group members? Brit Grosskopf

We conduct a lab experiment to investigate how the gender of a group leader affects the willingness of a group member to contribute. Participants were randomly assigned into groups of three and a leader was chosen based on performance. In the baseline condition, participants had no knowledge of each other's gender, while in the treatment condition, we implicitly disclosed the gender of both the leader and the group members within each group. We find that participants were more likely to contribute their ideas when matched with a different gender leader. These findings provide valuable insights for policy makers seeking to address gender gaps and enhance group productivity.

## Gender and beliefs – the potential effects of attractiveness on updating beliefs on skills Christiane Schwieren

The literature on gender in behavioral economics shows that women tend to be less confident than men, enter competition less frequently than men, and are more affected by imposter syndrome. Our paper aims to test one possible mechanism. In a world where there are fewer women in management positions than men, and in many fields, women are still underrepresented; women often face the situation of being hired by male managers. Even if not generally true, there are frequent rumors that women are being hired or promoted because of their attractiveness. We conjecture that beliefs with respect to the own ability of participants who feel they have been selected not because of performance will suffer. However, we study both sides: We also examine whether gender and attractiveness affect the selection by "employers". We do this in a laboratory experiment, where in one treatment, participants get an Al-generated profile picture that can be either highly attractive or not. Participants do a gender-neutral task that does not require previous experience but allows for variance in ability. In the second stage, an "employer" will select one out of two people to work on a payoff-relevant task similar to the first. Depending on the treatment, the employer knows only about performance or additionally about gender and/or the profile picture. Our results show that beliefs indeed differ between men and women, the latter assuming more strongly that attractiveness plays a role in selection. Employers – in our experimental setting – do not base their decisions on attractiveness, but on skill.

We discuss the implications of our results for further research and policy.

## Decoding Digital Financial Services-enabled financial privacy Gitanksh Sethi

Digital financial services-enabled financial privacy is often highlighted as a key pathway for women's economic empowerment (Garz et al. 2020). Several digital financial service providers, policymakers and researchers work with an assumption that providing women with an opportunity to conceal their income from their spouses (and/or families) will improve their lives, as it allows them to avert social pressure to share resources and increases their control over resources. However, financial privacy could backfire and lead to other adverse consequences for women's empowerment and well-being, such as violence in relationships or psychological costs. The value of such privacy also depends on intra-household deci-

sion-making. For example, women in cooperative households might not seek out or benefit from digital financial services that allow them to hide income from their spouses. We use a mixed-methods study to generate feedback on the definition of privacy for women in low-income areas of Nairobi, Kenya, how they experience privacy and establish a metric that quantifies the demand for privacy. Using qualitative research, such as in-depth interviews and focus group discussions, we explore the relationships between financial privacy and empowerment. Having developed a nuanced and holistic understanding of the concept of privacy, we use a lab-in-the-field experiment with couples in Nairobi, Kenya, to measure willingness to pay for different features of privacy. Through this experiment, we quantify the demand for privacy among men and women and provide suggestive evidence on the types of individuals and households for whom privacy is valuable. We explore the household dynamics that shape individuals' preferences for financial privacy and investigate the perceived long-term effects of financial privacy on women's roles within the household as well as household dynamics.

## Microfinance and Psychological Well-Being: The Role of Financial Literacy

## Olubunmi Samuel-Adeyemi

Could providing financial literacy training improve economic outcomes and well-being for microfinance borrowers? This paper combines insights that found financial literacy to be an effective tool to improve the performance of small-business owners (Drexler, Fischer and Schoar, 2014; Batista, Sequeira and Vicente, 2022), with results showing nuanced effects of microfinance alone (Banerjee et al., 2015b), and evidence that multifaceted programs are most effective in achieving progress for the very poor (Banerjee et al., 2015a).

We study whether financial literacy training can improve the psychological and financial well-being of microfinance borrowers. We hypothesize that financial literacy training, especially among the rural poor female borrowers, who are less likely to be financially literate than other groups, will lead to a better use of personal finance. This, in turn, is expected to increase psychological well-being, as borrowers see better prospects to get out of poverty (Haushofer and Fehr, 2014). We conjecture that if rural business owners are taught in the indigenous language how to attract, retain, multiply and distribute money, they will feel more empowered to make financial decisions, which should lead to increased confidence to pursue income-generating opportunities and thus improved psychological well-being. In the medium-run, we should see them adopt productive money habits on a personal level. In the long-run, this should lead to increased disposable income, personal savings and investments, improving their economic well-being.

To study this, we randomly allocate a six-week financial literacy training to female loan borrowers of a microfinance institution in rural Nigeria. We examine two primary outcomes: psychological and financial well-being of microfinance borrowers. In addition, we study other outcomes that give us insights into the mechanism behind the treatment effects.

Results show statistically significant and large impacts on psychological well-being, of about 0.3 of standard deviation (SD) in psychological well-being. This index is composed of two sub-indexes, the Perceived Stress Scale-10 (Cohen and Williamson, 1991), measuring how they cope with stress, and the Cantril Self-Anchoring Striving Scale (Cantril, 1966), measuring how happy they are, and how much in control of their present and future they feel. We find that impacts are stronger for the latter, suggesting that the financial literacy training provides them better prospects for the future. In addition, we find that financial and economic well-being indexes increase, but noisily estimated. Borrowers who received training are much more in control of their finances (by 3 SDs). Further, we observe that the treatment group is significantly more likely to separate private and business accounts, and to report saving more than spending,

implying that they are learning key concepts of financial literacy. Finally, although the training did not specifically include a gender-sensitivity training component, the training improves gender-attitudes, leading to beneficiaries taking control of their finances and becoming more empowered to hold attitudes that counter gender-based violence.

Together the results show that financial literacy training is a promising tool to improve psychological well-being of microfinance borrowers, increase financial independence of poor women, and empower women to counter violence against women. The results are suggestive of higher economic and financial well-being, although the effects may take longer to manifest.

## 1C Beliefs

## Erroneous beliefs impede the adoption of cooperation-inducing mechanisms

#### Markus Dertwinkel-Kalt

In social dilemmas, cooperation failures often arise due to the absence of institutions that prevent free-riding and enhance cooperation. Given the critical role these institutions play in sustaining cooperation, why are they so frequently missing? To explore this, we conducted an online experiment testing whether individuals choose to implement such institutions and why they might refrain from doing so. Participants were introduced to the rules of two public goods games, one of which includes a cooperation-enhancing institution, while the other does not. Regarding the likelihood of successful cooperation, we found that participants were overly optimistic in the absence of the institution and overly pessimistic in its presence. As a result, a majority of subjects preferred the game without the cooperation-enabling institution. However, when we corrected participants' beliefs about the actual payoffs obtained in the two games, a majority shifted their preference toward the game with the institution in place.

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## **Demand for conspiracy theories**

## Agne Kajackaite

Major transformations in information technology, along with significant changes in political communication, have brought fake news and conspiracy theories to the forefront of research in the social sciences and psychology. How can claims that contradict scientific consensus, common sense, and even observable facts capture the minds of thousands, sometimes millions, of people? How do such claims emerge, spread, and persist despite efforts to suppress them? This paper addresses these questions from a specific perspective, focusing on the motivations that drive individuals to consume such information. Using rational choice theory, we develop a simple decision-making model to explain the demand for and consumption of conspiracy theories and various forms of misinformation. Through two online experiments, we test hypotheses related to news consumption, beliefs in conspiracies, and belief updating. Specifically, we examine three key hypotheses: (1) the optimal demand for attractive news increases with contrarianism, particularly when a strong consensus exists, (2) the optimal demand for attractive news increases with confidence in one's beliefs, and (3) when a signal is sufficiently surprising, the magnitude of belief revision negatively correlates with prior beliefs. Our findings help in understanding the drivers of the demand for conspiracy theories.

## Bad Money? Witchcraft Beliefs and Fairness Views in Kenya

## **Arne Nasgowitz**

Witchcraft beliefs are prevalent in many African societies and are generally seen as a source of distrust and an impediment to economic development. However, we have limited knowledge of individual perceptions on the role of occult forces in economic affairs. In this paper, we explore attitudes to income and inequality associated with witchcraft, using a large-scale lab experiment in Nairobi, Kenya. Combining evidence from spectator decisions with qualitative evidence from written comments and focus group discussions, we find that while some participants such income as undeserved and bad, and choose to redistribute or even destroy it, others see the use of witchdoctors as a legitimate business investment and prefer not to intervene in the allocation of income. Our findings can shed light on attitudes toward inequality and demands for income redistribution in societies where witchcraft beliefs are prominent.

## People Fail to Distinguish Between Experts and Non-Experts in a Simple Online Environment Zacharias Maniadis

As society and science co-evolve, reliance on expertise is becoming increasingly important. In modern public debate, the ability of laypeople to distinguish experts from populists becomes crucial. Consider a debate with two speakers on a major issue. How is the public to detect the expert if laypeople lack that highly specific knowledge themselves? In its simplest form, where credentials do not play a role, the problem takes a relatively simple common structure. Citizens observe the degree to which their own views on different issues coincide with different parties' views, and decide on the basis of common views which party is a true expert.

Our objective is to capture this structure in a simple vignette, as follows: Jim receives recommendations by two advisers. He is told that one adviser is an expert, who answers all questions of a technical questionnaire correctly, while the other is a non-expert and answers correctly a fraction of the questions. Mary is incentivised to help Jim select the expert adviser to help him with the questionnaire, but does not know who the expert is. Mary only knows that Jim has X correct answers, Y common answers with one adviser and X common answers with the other. The problem has a simple solution. Since the expert answers all the questions correctly, it follows that Jim's number of common answers with the expert is equal to his own number of correct answers.

We recruit a large and representative UK sample (12,000) of laypeople and ask them to answer the above problem, varying the values of X and Y between one and ten. Laypeople generally fail to perform the simple logical deduction and solve the problem. Most participants fail to find the expert, even under favourable conditions. For example, in the configuration where 'Jim' has two answers in common with the non-expert and eight common with the expert, only 42.2% of participants select the expert as adviser. We obtain similar results for the majority of configurations, highlighting the inability of laypeople to distinguish experts from non-expert advisers on the basis of their knowledgeability. This main result delivers an alarming message for modern democracies, where our prototypical problem resembles the general public's information acquisition environment.

We also vary two information-processing parameters affecting the difficulty of the task: (i) The number of common answers between the hypothetical decision-maker ('Jim') and the two advisers. (ii) The presentation of the information between table format and text format. Indeed, commonality impedes participants from understanding the nature of the problem. Proportion of correct answers significantly decreases when the difference between common answers with the non-expert and common answers with the expert is large and in favour of the non-expert. Moreover, participants are more likely to select the wrong answer or to be confused on how to answer. Hence, the cognitive load of the task increases as it becomes more counter-intuitive, which is a candidate explanation for results. Finally, the salience of the information provided, and individual characteristics, matter significantly.

## **2A Taxes and Public Goods**

## Balancing Purse and Peace: Public Goods, Tax Collection and Protests

## **Benjamin Krause**

Strengthening state capacity in low income countries requires raising tax revenue while maintaining political stability. The risk of inciting political unrest when attempt- ing to increase taxes may trap governments in a low-tax equilibrium, but public goods provision may improve both tax compliance and political stability. To test these ques- tions empirically, I partner with the national tax authority and a local mayor's office in Haiti to cross-randomize both tax collection and public goods across one of the country's largest cities. Effects are measured both via administrative data on tax revenue as well as through novel measures of political unrest. In the paper's main result, I show that hand-delivering property tax invoices reduces individual tax compliance by 48%, and increases independently observed measures of localized political violence by 192%. In contrast, providing a valuable and visible public good (namely municipal garbage removal) increases tax compliance by 27%, and reduces localized political violence by 85%. Importantly, public goods provision significantly mitigates the adverse effects of tax collection in neighborhoods receiving both treatments. A cost accounting exercise suggests that providing the public good in this setting could pay for itself within the first year. These findings suggest that it may be possible to peacefully shift to a new equilibrium of higher tax compliance with a sufficient initial investment perhaps financed through foreign aid or other transfers.

## Enhancing Property Capital Gains Tax Compliance: Be Precise, Not Graphical

### Berenika Tuzilova

Efficient tax collection is essential for public institutions but often relies on self-reporting, which can open space for evasion. Merged data of changes in property ownerships from the Cadastre Portal of the Slovak Republic and the database of the Tax Administration of the Slovak Republic (TASR) of taxpayers revealed many resold properties. In a field experimental setting, we aimed to improve tax compliance by sending inaugural reminder letters to the potential evaders, which had a significant effect on tax compliance and brought TASR in the first year an additional 2.5 million Eur. We tested various text versions of the reminder letter, each appealing to certain personal motivations, but none of them additionally improved the rate of response or tax collected. On the contrary, a graphical tool added to a group of orthogonally selected letters made respondents declare the tax less often and declare a lower amount of tax. Two years later, TASR sent a new round of reminder letters, and the propensity of control-group subjects to declare the capital gain tax increased, suggesting increased awareness of the tax duties. The treatment letters had no additional treatment effects except the treatment in which subjects were reminded that all income taxes could be audited. Finally, we conducted a survey experiment (N=2,180) to understand the potential mechanisms behind the deterrence of leaflet. We ruled out information overload and complexity as salient factors and our findings underscore a notable decline in respondents' perceptions of the TASR competency and trustworthiness, concomitant with diminished anticipation of tax audits, as pivotal determinants. Having the price of property mentioned in the letter, however, would make the tax obligation perceived more seriously and have even more subjects feeling obliged to pay with no further delay.

### Lottery incentives and carbon pricing rebates

#### Marco Palma

Carbon pricing implementation is gaining attention as an instrument to reduce carbon emissions to meet environmental targets. There are several market systems that have been proposed with carbon pricing or using a market-based approach to assign a price on carbon dioxide CO2 emissions as a way to reduce greenhouse emissions. The implementation of such a system depends on whether there is sufficient public support for it. A key policy-relevant question for carbon pricing is whether using a carbon pricing rebate would increase public support. One of the potential drawbacks of such a policy is that it is expensive to implement as it requires returning a sizable portion of the amount of carbon price tax collected.

Recent literature in behavioral and experimental economics proposes that consumers' behavior towards a lottery is similar to a certain outcome if the level of the lottery is reasonably attainable. More specifically, Ahles et al. (2024) find that the incentives produced by a 10% lottery, produce the same outcomes in an incentivized real-market than a 100% realization. In this study, we implement lottery rebates to evaluate if the consumer reaction from these lottery incentives produces similar benefits as using the full rebate scheme. This is very useful as a policy instrument as implementing a rebate with 10% likelihood of implementation results in a significant reduction of the implementation cost of such a policy.

#### Climate Change Risk and Human Behavior: Theory and Evidence

## Narges Hajimoladarvish

We study the contributions of individuals who make decisions simultaneously in a group towards a green fund that reduces the future probability of a climate catastrophe. We derive the theoretical predictions of the effects on contributions arising from 'behavioural parameters' such as loss aversion and present bias; 'structural factors' such as variation in the timing of uncertainty; the 'demand for a commitment device'; and 'institutional factors' such as comparing voluntary contributions with mandatory tax- financed contributions. We then run experiments to stringently test our predictions. Loss aversion and present bias are associated with lower contributions; there is demand for the commitment technology; and voluntary contributions are higher relative to mandatory tax-financed contributions.

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#### Personal Information and Information as Public Goods

## Yi-Shan Lee

We design an experiment to compare the public-good generating process between information economy and monetary economy. The experiment has three conditions: personal information (PI), information (I) and money (M). In both PI and I conditions, information is monetized and can be kept as private goods or used for generating public goods with monetary values that in-group members will share. The M condition is the classic public good game using monetary units. In a repeated-game environment, this project aims to provide a fundamental understanding of how individuals use personal information and information as the new currency in a strategic and interactive environment.

## **2B Health**

## SMS Campaign to Increase COVID-19 Vaccine Take Up in Tanzania

#### Noela Ringo

Empathy and time preferences vary in their effects on various health, socio-economic, and political outcomes. We study their effects on COVID-19 vaccinations in a high vaccine hesitancy policy context. In particular, we test whether SMS messaging, meant to evoke both empathy and future-orientation, improves vaccinations, intentions to vaccinate, and vaccine trust in a randomized placebo-controlled experiment in Tanzania. We find that these treatments improve intentions to vaccinate and vaccine trust. However, potentially due to limited statistical power given the interventions being rolled out as vaccination rates increased, estimates on vaccination rates are noisy. We find heterogeneity of these treatments by sex, age, education, and urban residence. These SMS treatments are quite cost effective and despite initially high vaccine hesitancy, our evidence suggests that behavioral nudges can be effective in reducing hesitancy through empathy and future-oriented time preferences.

## Who calls the shots? Financial incentives and provider influence in the adoption of a new health technology

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#### **Carlos Paramo**

The choice to adopt an effective healthcare product is often a joint decision between the patient and their medical professional. Many governments and payers use patient subsidies and provider incentives to increase the adoption of new health technologies. Using data from a randomized field experiment in Kenyan pharmacies, I estimate a structural model of patient demand and provider advice for a new contraceptive method. I then use the model to study the welfare effects to the patient from the introduction of demand and supply side incentives to adopt the new technology. This approach allows the study of channels that promote diffusion, including the roles of provider advice, financial incentives and altruism, as well as patient preferences. Taken together, the results suggest that changes in provider advice due to their altruism and financial incentives are key to increasing adoption of the new technology and making incentive programs effective, regardless of whether the incentive targets the patient or the provider. In fact, changes in provider advice account for 79% of the welfare benefits of a policy that reduces the price to the patient. To be effective, incentive policies need to account for the central role that the provider takes in medical decision-making.

#### **Reducing Patient Demand for Antibiotics**

## Chiara Cappellini

Antimicrobial resistance (AMR) has been declared by the World Health Organization as one of the top 10 global public health threats facing humanity. If left unchecked, it is projected to cause 10 million deaths annually by 2050, surpassing cancer as a leading cause of death. Central to this "silent pandemic" is human behavior—specifically, the overuse and misuse of antibiotics.

At the point of care, overconsumption stems from a two-sided equation: healthcare providers who dispense antibiotics, and patients who pressure for them. While behavioral science has been successfully applied to curb prescribing behaviors—leveraging social norms and peer comparisons to influence clini-

cians—patient-driven demand remains a stubborn and underexplored frontier.

This study aims to catalyze a global dialogue around the role of behavioral science in reducing patient demand for antibiotics. It presents findings from a nationally representative online randomized controlled trial (N = 4,251) in the UAE, which tested four behavioral interventions via a chatbot interface.

To build global relevance, the study also incorporates survey data from six additional countries: India, Nigeria, Kenya, Indonesia, and the UK. These comparative insights lay the groundwork for the next phase—adapting and prototyping culturally tailored behavioral chatbot interventions in each of these diverse healthcare ecosystems.

## Developing behaviourally-informed messaging chatbots

#### Mónica Wills Silva

High and rising adoption of messaging services (like WhatsApp or Telegram) creates room for a new generation of nudges through chatbot messaging. Compared to traditional SMS interventions, this allows for higher sophistication of persuasive messaging thanks to better personalisation, higher interactivity, inclusion of other media or even incorporation of Al. Moreover, chatbots move communication interventions into a choice architecture space, by enabling us to shape a series of online behaviours (e.g. book an appointment, plan a route, schedule a slot). However, evidence on what works when using behaviourally-informed messaging chatbots is still emerging. The approach is not without it's limitations, especially when trying to serve audiences from the Global South.

Since 2022, The Behavioural Insighst Team (BIT) has delivered over seven chatbot messaging projects, mostly in LMICs, focusing on vaccine uptake, maternal health and intimate partner violence. Our behavioural messaging chatbots have proven to shift attitudes and beliefs on power equity in relationships, and in turn reducing IPV exposure amongst teenagers in South Africa (De Filippo et al., 2023) or increase vaccination behaviours during Covid-19, proving to be twice as effective as traditional communications in Argentina (Brown et at., 2024). Through our work, we've most recently explored designing, user-testing, implementing or evaluating such interventions in Nigeria and Kenya.

In this talk, we will share our methods, findings and lessons learned from across these projects, policy areas and geographies.

## Cheap Medicine, Costly Doubts: Antibiotic Quality Trade-offs

#### Lena Merkel

What trade-off between price and certainty of drug quality are consumers willing to accept? To explore this, we conduct an online survey with 4,000 participants in Nigeria in the spring of 2025 to examine consumer preferences regarding the quality of antibiotic drugs. In our experiment, participants are presented with a hypothetical government program designed to improve drug quality while increasing prices. By randomly varying the level of quality improvement and price increase, we estimate consumers' indifference curves to determine the trade-offs they are willing to make. Given the widespread presence of substandard and fake drugs in the markets of low- and middle-income countries, understanding these preferences is crucial for designing sustainable and effective regulatory policies.

## **2C Development 1**

## Parental Pressure and Labor Market Outcomes: Experimental Evidence from Egypt Abdelrahman Nagy

Unemployment remains a persistent challenge in Egypt, particularly among women. This study examines how parental pressure influences the labor market outcomes of young adults, with a specific focus on gender dynamics, a critical yet under-explored factor in youth labor market participation. Conducted across six governorates in Upper Egypt (Fayoum, Bani Swif, Minia, Assuit, Sohag, and Qena), the research involved over 20,000 job seekers who were presented with employment opportunities matched to their interests, qualifications, and mobility preferences. To estimate the causal impact of parental involvement, job placements were randomized across four groups: a control group, youth alone, youth accompanied by their father, and youth accompanied by their mother.

The study employs a Randomized Controlled Trial (RCT) design, incorporating a baseline survey and three follow-up rounds focusing on labor market outcomes, job search activities, and preferences. This experimental approach provides robust evidence on how parental involvement affects young adults' labor market decisions, motivation, and participation. Additionally, it explores how parental engagement influences household decisions, including gender-related choices. The findings highlight the critical role of gender and family dynamics in shaping labor market behavior, offering valuable insights into the intersection of social norms, family expectations, and youth employment in Egypt. These insights offer practical implications for designing interventions that leverage family dynamics to improve youth labor market outcomes in comparable socio-cultural contexts.

## Can Behavioral Science Reduce Hazardous Child Labor? Insights from Piloting & Scaling Community Social Contracts

## **Allison Zelkowitz**

## Background:

Côte d'Ivoire produces 40% of the world's cocoa, yet child labor remains a deeply rooted challenge in rural farming communities. Many children, some as young as nine, engage in hazardous tasks such as using machetes, carrying heavy loads, and handling pesticides and fertilizers. These activities put them at risk of severe injuries and long-term health consequences while limiting their educational opportunities. Social norms and poverty reinforce child labor, with families perceiving it as both a necessity and a means of preparing children for future livelihoods.

## Objective:

This study explores whether behavioral science can effectively reduce hazardous child labor by shifting community attitudes and fostering accountability through a "village social contract" model. The intervention aimed to:

Decrease children's engagement in hazardous tasks on cocoa farms Increase children's school attendance

#### Methods:

The Center for Utilizing Behavioral Insights for Children (CUBIC), in collaboration with local Save the Children colleagues, implemented a multi-phase intervention in ten villages in Côte d'Ivoire. Our applied re-

### search project involved:

Formative research (literature review, field observations, interviews, and focus groups) to understand behavioral drivers of child labor, including research with children themselves.

Community co-design workshops to develop context-specific solutions.

Implementation of village social contracts, in which community members collectively committed to reducing hazardous child labor and prioritizing children's safety and education.

Three community dialogues over nine months to reinforce commitments and track progress.

Before-and-after quantitative and qualitative evaluations to assess impact.

#### Results:

The intervention led to significant positive changes:

Hazardous child labor dropped sharply, decreasing from 43.8% to 11.5% (based on children's reports).

The most notable reductions were in the use of sharp tools and carrying heavy loads.

Injuries on cocoa farms declined from 33% to 22%.

School attendance remained high (94%), with qualitative data suggesting strong educational engagement, particularly in villages with school feeding programs.

#### Discussion:

The findings demonstrate that behavioral science-driven interventions can effectively reduce hazardous child labor by reshaping social norms and fostering community accountability. The village social contract model proved to be a promising, scalable solution, as it leveraged existing community structures and values rather than relying on external enforcement.

### Next Steps:

Following the success of this pilot project, CUBIC is currently expanding the intervention to additional communities and conducting a randomized controlled trial to generate further evidence. Scaling this approach could contribute to broader systemic change, offering a model for integrating behavioral insights into child protection initiatives globally.

### Conclusion:

By tackling context-specific behavioral barriers and reinforcing collective responsibility, behavioral science can help reduce children's use of machetes and other hazardous tasks, ensuring safer childhoods in co-coa-growing communities.

## Maternal Labor Supply with School Age Children

### Lu Dong

Most literature on maternal labor supply primarily examines the period following the birth of the first child. However, emerging evidence indicates that challenges to maternal labor supply extend beyond this initial phase of child-rearing. To explore this issue, we design a vignette that assesses the impact of an additional hurdle—specifically, a hypothetical family with a school-aged child—on women's careers. Our analysis considers gender differences in preferences related to work and family life, while controlling for factors such as income, educational credentials, and other influences that contribute to gender gaps in the labor market. We focus on three dimensions: the effectiveness of parents in assisting with children's homework, the enjoyment mothers derive from spending time with their children, and their willingness to prioritize child-related activities over career and leisure pursuits. Furthermore, we investigate gender differences in beliefs about ideal family structures, exploring perceptions of each parent's role as either the primary breadwinner or a participant in a shared division of household responsibilities.

## Hidden in Plain Sight: Behavioural Insights on Child Domestic Work in Kenya Monica Kay

## Background:

Domestic work involves any task performed in or for a household. These tasks are varied and differ across and within countries around the world. Globally, an estimated 17.2 million children aged 5-17 are engaged in child domestic work. Unofficial data suggests Kenya has around 350,000 child domestic workers (CDWs). CDWs, especially live-in CDWs, are vulnerable to physical, sexual, and financial exploitation by employers in the form of physical violence, verbal abuse, sexual abuse, humiliation, overworking, and the denial of vacations, play, breaks, and even food.

## Aims and Objectives:

Within Kenya, the social acceptability towards child domestic work varies significantly across regions and is driven by factors such as social norms, cultural and religious practices, a lack of public awareness of child labour as an illegal practice, and poverty - which often blurs the boundary between "childhood" and "adulthood". To effectively address exploitative practices involving CDWs, it is crucial to develop a thorough understanding of the conditions faced by CDWs as well as the factors that drive them to engage in child domestic work. This understanding can inform media campaigns or policy related to child domestic labor in Kenya.

## Study Design and Methods:

We conducted targeted qualitative research with CDWs, Caregivers of CDWs, Employers of CDWs, and people who connect CDWs to potential employers, across Nairobi, Kisumu, Busia, and Kakamega counties. We aimed to understand and validate the barriers and enablers of child domestic work across the key decision points in a typical CDW's journey for all relevant stakeholders.

## Results and Next Steps:

The formative research revealed that children typically enter domestic work due to financial instability, gender norms, and limited caregiver agency. At work, they face exploitative conditions exacerbated by employers who rationalize their behavior, leading to prolonged child exploitation.

Four key behavioural stakeholder archetypes emerged from this research:

- Proactive CDWs: Children independently deciding to enter domestic work to fund their education.
- Reluctant CDWs: Children compelled into domestic work by caregivers prioritizing immediate household financial needs.
- Benevolent Employers: Employers who view themselves as supportive mentors assisting CDWs despite perpetuating exploitative conditions
- Opportunistic Employers: Employers who treat child domestic work strictly as transactional labor, indifferent to hiring either children or adults.

The findings have informed the design of behaviorally-informed communication strategies intended to challenge the acceptability and reduce the prevalence of exploitative child domestic work by addressing these archetypes directly. Currently, these strategies are undergoing initial testing to determine their potential effectiveness, with plans for further refinement and subsequent nationwide implementation.

## Mobile Nutrition Units for Reducing Global Acute Malnutrition (GAM) in Hard-to-Reach Communities in Gombe State: A Cluster Randomized Controlled Trial Study Protocol

## **Eric Aigbogun**

## Background:

This protocol describes a cluster randomized controlled trial (c-RCT) designed to evaluate the effectiveness of mobile nutrition units in delivering essential nutrition services to hard-to-reach (HTR) communities in Gombe State, Nigeria.

#### Methods:

This two-arm c-RCT will compare an intervention group receiving services from mobile nutrition units with a control group receiving standard nutritional services. The intervention will consist of mobile units visiting communities to distribute essential medications (including Fansidar, iron and multiple micronutrient supplements, zinc/ORS, vitamin A, and albendazole), provide caregiver training (demonstrations on home-based food fortification), and offer nutritional counseling. Participants in the intervention arm will receive incentives to encourage engagement. The control group will access standard nutritional services through existing health facilities or community health workers. The study will be conducted in Dukku (intervention) and Nafada (control) Local Government Areas (LGAs) in northern Gombe State. Participants (at least 36 women per settlement) will be recruited from randomly selected HTR settlements within the selected LGAs. Data collection will include demographic characteristics and anthropometric measurements, with mid-upper arm circumference (MUAC) as the primary nutritional indicator.

#### Discussion:

The Accelerating Nutrition Results in Nigeria (ANRiN) project in Gombe State offers a promising approach to addressing malnutrition in HTR communities. The study findings will provide evidence on the effectiveness of mobile nutrition units in improving child nutritional outcomes in these areas, potentially informing policy and program decisions for enhanced nutrition service delivery in similar contexts.

Trial registration: AEARCTR, AEARCTR-001398. Registered 26 April, 2024.

## **3A Methods and Measurement**

## Measuring Risk Preferences: Lessons from Ethiopian Farming Families

#### **Maria Porter**

Risk preferences are important to decision-making. This paper examines several methods to better understand how they can be reliably measured. To what degree are preferences measured across different methods correlated with one another? How do such measures differ systematically when we compare men and women? To answer these questions, we use data collected from household heads and spouses in Amhara, Ethiopia. To our knowledge, this is the first such cross-validation exercise to focus on poor subsistence farmers.

A common method for measuring risk preferences is to use incentivized preference elicitation tasks involving multiple price lists (MPL) (e.g., see Holt and Laury 2002). With an aim of ensuring that individual responses reflect individual preferences, rather than an artefact of misunderstanding on the part of the respondent, such incentivized games often include incentive compatibility requirements.

Yet there are numerous potential challenges to implementing such incentivized games. Among low-income, low-education populations, there may be considerable barriers and difficulty in respondents' ability to understand the questions at hand. This difficulty in understanding may be particularly relevant for games involving abstract concepts such as probability. Moreover, the stakes are often low. For some respondents, the cognitive effort to accurately complete such tasks may not be worthwhile.

What then do economists do with responses that fail incentive compatibility requirements? There are several options: (1) omit from any data analysis - all subjects whose responses fail incentive compatibility requirements; (2) design games without such requirements to avoid the problem altogether; (3) assume that respondents are indifferent between options across a set of questions, taking the average point of switching as the equivalent to the incentive compatible switch point; (4) ask hypothetical questions with high stakes and incentive compatibility imbedded (i.e., no possibility for violation of the requirement); (5) ask for self-assessments; or (6) ask hypotheticals framed in terms of real-world decisions respondents may face.

Some of these approaches have been cross validated among college students in Germany (Becker et al. 2016) and among low-income individuals in Nairobi, Kenya (Bauer et al., 2020). In this paper, we look for such cross-validation by comparing all six approaches, and we do so for subsistence farmers in Amhara, Ethiopia.

We find that, when incentive compatible, choices made in incentivized games are correlated with those of hypothetical questions. But for the broader sample of respondents, including those who violate incentive compatibility, choices made across these two approaches are not correlated. Self-reported measures of willingness to take on risk are also not correlated with choices made in incentivized games.

One might infer that there may be an issue with the incentivized preference elicitation tasks. But when respondents - whose choices are incentive compatible - are asked hypothetical questions about taking on a job with considerable risk to potential earnings, their choices are correlated with the incentivized games. For the broader sample including respondents whose choices violate incentive compatibility, the correlation only remains among men. That is, women's choices are less consistent across methods.

## **De-biasing the Measurement of Conditional Cooperation**

#### Peter Katuščák

Abstract: Casual observations from the field, as well as an extensive experimental literature, document that people often cooperate in social dilemma situations. Fischbacher, Gächter and Fehr (2001) let subjects condition their contributions in a linear public goods game on the average contribution of their groupmates using the strategy method. They document that approximately half of the experimental subjects exhibit "conditional cooperation" in that they contribute more the more the others are assumed to contribute. This finding has been extensively replicated. However, recent studies suggest that behavior indicative of conditional cooperation is observed even in placebo settings in which we would not expect to it to be present. This suggests that the original approach results in an upwardly-biased measure of conditional cooperation. We develop a novel measurement method that removes this bias. In this method, we simplify and clarify the underlying public good game to mitigate confusion and use an unordered way of eliciting conditional contributions to eliminate anchoring effects and to mitigate experimenter demand effects. Using this method, we find that conditional cooperation still widely present, but is only about two-thirds as extensive as suggested by the traditional approach.

## Guns, Butter, and Redistribution: An Experimental Study of Inequality & Conflict

#### **Thomas Rittmannsberger**

This study investigates the emergence of peace and investment in arms in a guns-vs-butter conflict framework. We build on the study by Baier et al. (2024– GEB) and explore whether allowing players to reduce pre-existing inequalities influences conflict dynamics. Participants engage in a two-player conflict game where one player (the advantaged) begins with more resources than the other (the disadvantaged). In one condition (TRANSFER), players can voluntarily transfer part of their budget before making conflict-related decisions. In the other (NoTRANSFER), this is not possible. We find that advantaged players use transfers to partially reduce inequality, with median transfer levels of 10 tokens (8% of their budget), whereas disadvantaged players transfer little to nothing. However, the mere availability of transfers does not change conflict behavior– attack rates and investment in arms remain comparable across conditions. Nevertheless, we find suggestive evidence that disadvantaged players who receive a net positive transfer are less likely to attack and invest less in arms. Our findings suggest that simply enabling redistribution does foster peace. Instead, conflict is mitigated only when redistribution reaches a meaningful threshold. This highlights the importance of designing targeted redistribution mechanisms that ensure that disadvantaged groups receive sufficient resources to reduce conflict incentives effectively.

## Empirical insights into research ethics in the Global South

## Joel Wambua

Specific debates about experimental research, criticisms, and responses rarely include the participants' voices. However, researchers are increasingly recognizing the significance of involving participants in ethical deliberations. As we explore an inclusive approach to raising ethical standards in research, we need to ask ourselves key questions. How do participants perceive the constructs and principles that underlie ethics, such as dignity and respect? Are the options suggested by various scholars well-aligned with the interests of those they seek to protect?

With these questions in mind, we conducted an empirical research study to test the relative effectiveness of changes to research protocols aimed at improving participants' well-being and upholding higher

standards of ethical practice. To find out what problems we should focus on to make our research more ethical, we conducted a qualitative study to understand the experiences and preferences of our research participants in low-income areas in Nairobi. We learned that participants want to be involved in research in meaningful ways and that they want researchers to share results and improve consenting processes. Based on these findings, we sought to test the relative effectiveness of revised research protocols and forms of participant engagement empirically. We focused on three aspects of the research that can be modified to improve participant experience: the consenting process, the inclusion of qualitative questions in the research design, and the addition of procedures to provide participants with feedback about the outcomes of the research process.

We found conclusive null results across all our outcomes for all interventions. The interventions we tested showed no detectable improvements in participants' perceptions of ethical practice. These findings contrast with participants' stated preferences, raising critical questions about how ethical improvements should be designed and implemented. We explore several possible explanations: first, a misalignment between participant expectations and our operationalization of their concerns such as interpreting open-ended responses as a mix of quantitative and qualitative questions when participants may have meant purely qualitative engagement. Second, the one-time consent process may not have reflected participants' desire for ongoing, iterative consent. Third, our method of results sharing (via SMS) and the delay between data collection and feedback may have diminished its impact.

These findings suggest that minor procedural changes may be insufficient to meaningfully improve ethical practice in research. Instead, larger, structural changes such as more interactive consent processes, real-time feedback mechanisms, and research designs that prioritize participant agency may be needed. We highlight two key directions for future research: (1) deepening engagement with participants to clarify their ethical priorities, and (2) testing more substantial modifications in research settings where participant stakes are higher. By building an empirical foundation for ethical improvements, we can foster a more just research ecosystem, better evidence, and wiser policies grounded in the evidence this yields, for everyone's benefit.

## 3B Well-being

## Is Happiness Contagious? Evidence from a Field Experiment

#### Alberto Prati

We report the results from a field experiment that tests if happiness spreads within an organisation setting, as predicted by the emotional contagion hypothesis. Although some studies have supported this hypothesis, no well-powered randomized control trial has ever tested it in the field. In collaboration with the Norwegian Armed Forces, we randomly assign over 1,500 recruits to rooms during 8-week bootcamps. Some recruits live with relatively happier peers while others live with relatively unhappier ones. We find no evidence of happiness convergence at the room level and reject even small contagion effects. We show that this result is not due to happiness being too stable and that peer effects do emerge for some non-emotional traits. These results call for a reconsideration of the hypothesis that happiness is contagious.

## SEE Change Evaluation—impacts of a personal agency focused business intervention on livelihoods, entrepreneurship, and well-being in Uganda: a randomized controlled trial

#### **Anita Shankar**

Interventions centering on personal agency have shown promise in enhancing business metrics and overall well-being when compared to conventional business skills trainings, yet gaps remain. In 2023 we conducted an individually randomized controlled trial to test the impacts of a culturally tailored personal agency and business training, referred to as SEE Change, on business and well-being outcomes. This trial included 814 micro and small entrepreneurs, over half of whom were women, from Western and Central regions of Uganda. The intervention included a 3 day- residential training followed by digitally delivered mentoring support and phone check-ins. The waitlisted controls received no intervention. This study was conducted in collaboration with Enterprise Uganda and Innovation for Poverty Action (IPA-Uganda). Of the enrolled entrepreneurs, 413 received the intervention and 401 comprised the waitlisted controls. No imbalances at baseline and a follow up rate of 92%. Data analysis was conducted using revenue and profit data winsorized at the 1% and 99% levels. Due to the positive skewness of the business outcome data, we used a Tweedie Generalized Linear Model (GLM) with a log-link function to assess changes in business outcomes. Preliminary results show a 37% increase in past 30-day revenue (p=0.004), with greater impacts for women (at 51% increase (p=0.002)) compared with men who showed a non-significant increase of 28% (p=0.120). Profits from past 30 days showed a 40% increase for the sample as a whole (p=0.003), with women showing a 52% increase (p=0.010) and men showing a 31% increase (p=0.087). With respect to changes in psycho-social outcomes, we found no major shifts after the training, likely due to the very high levels of competencies in these areas. However, in the stratified analyses, women were demonstrated significant improvements in self-efficacy score, internal locus of control and personal initiative.

## **Does Burnout hurt Performance? Experimental Evidence**

### **Charles Noussair**

Burnout is a phenomenon that has received significant attention in the past several decades. Meta-analyses indicate that burnout is associated with adverse consequences for performance. However, a major limitation of this literature is that it is exclusively correlational. Identification of the causal effect of burnout

on performance is complicated by the potential endogeneity of burnout. To best of our knowledge, there is no study estimating the causal effect of burnout on performance. In this study, we conduct a laboratory experiment to estimate the causal effect of burnout on the performance of students on a standardized test. In one treatment, burnout is induced with a recall task, and in a control treatment the burnout is not induced. The data show that inducing burnout improves performance on the test. The results suggest that the negative correlation between burnout and performance, which we also observe in our study, is driven by the effect of poor performance on feelings of burnout. The pattern of results leads to a conjecture that feelings of burnout are a reaction that serves to partially offset poor performance.

## Testing a Life-Skills program to improve mental health and functional outcomes among Kenyan adolescents

#### Rosine Baseke

#### Background:

Kenyan adolescents face a significant mental health crisis, with nearly half reporting clinically elevated symptoms of depression and anxiety, exacerbated by limited access to care. Grounded in behavioral science and economic theory, this study evaluates a scalable, cost-effective intervention designed to address key situational stressors, including interpersonal conflicts, academic and financial challenges. The intervention focuses on distinct elements delivered within four weeks: the social skills program which teaches concepts like conflict resolution and understanding different perspectives, study skills that teaches studying strategies and financial skills which helps students to understand their relationship with money, and skills like budgeting and financial planning.

#### Methods:

Using a two-phase experimental design, the study first conducted a pilot randomized controlled trial (RCT; N=126) in one secondary school to refine the intervention and assess feasibility relative to enhanced treatment-as-usual. A subsequent large-scale, four-arm RCT (N=1,576) across five schools will compare the life-skills intervention, the Shamiri wellness intervention, their combination, and enhanced treatment-as-usual. Outcomes include changes in mental health symptoms, psycho-social functioning, and economic behaviors (e.g., savings, educational investment). Lay providers aged 18–22, recent high school graduates, deliver the intervention under clinical supervision, ensuring scalability and cultural relevance.

#### Results and Conclusion

Preliminary findings from the pilot RCT indicate a 33% reduction in depression symptoms, a 27% reduction in anxiety symptoms, and a 10% increase in overall well-being. Qualitative results also revealed improvements in financial literacy and interpersonal skills, suggesting potential long-term benefits for economic mobility and social capital. By integrating behavioral science principles with contextually relevant programming, this research advances scalable, evidence-based solutions for youth mental health challenges and informs policy decisions aimed at improving adolescent well-being in low-resource settings globally.

## **3C Cash transfers and Anti-poverty Programs**

# Destigmatising Disabilities? Evidence from a Disability-Inclusive Anti-poverty Program in Uganda Elijah Kipchumba

Persons with disabilities (PWDs) are disproportionately excluded from livelihood opportunities. This exclusion traps PWDs and their households in perpetual poverty. I study whether a program that simultaneously strengthens the ultra-poor's productive, financial, human and social assets alleviates this exclusion. The program features adaptations of a previously successful multifaceted program to make it disability inclusive. Using a cluster-randomised study in Northern Uganda, I find the program induces a switch from less desirable occupations (casual labour) to more productive occupations (farm or non-farm business), especially among PWDs. While the program reduced the social isolation of persons without disabilities, participation of PWDs in social activities remained largely unchanged. I argue that the personal empowerment effects of the program without sufficient appreciation of barriers erected by society on the lives of PWDs reinforces the existing prejudicial views against PWDs.

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# With My Mind on My Money: Labor Productivity in the Immediacy of an Income Shock Flavio Malagutti

This paper examines how the anticipation of an income shock affects labor productivity and decision-making in low-income settings. We conduct a lab-in-the-field experiment with unemployed adults in Nairobi, Kenya, randomly assigning participants to receive a high-stakes unconditional transfer either immediately after our data collection or an equivalent, time-adjusted transfer 30 days later. Our results show that participants who receive later transfers are more productive in labor tasks that only require non-cognitive inputs from the worker. On the other hand, we find no differences across groups in labor tasks that require cognitive inputs. We rationalize these results with an individual production model where mental and physical effort are complementary inputs to production and factor elasticities are pre-determined and task-dependent. The immediacy of income affects the worker's perceived cost of each input differentially. The model is portable to other papers in the literature. These findings contribute to the literature on the psychology of poverty and bring light to new effects of unconditional cash transfer programs, the most commonly used poverty alleviation tool worldwide.

#### Adverse Childhood Experiences and Adolescent Well-Being in Tanzania Monica Kauky

Adverse Childhood Experiences (ACEs) are strongly linked to poor mental health, lower self-esteem, and reduced economic opportunities in adolescence and adulthood, among populations from mostly high-income countries. However, there is limited evidence from resource-poor settings where poverty and social inequalities may intensify the consequences of ACEs. This study examines the link between ACEs and adolescent well-being, focusing on mental health, self-esteem, and economic participation, among a sample of Tanzanian adolescents living in poverty. We further assess whether ACES moderate impact of an adolescent-focused cash plus program, the Ujana Salama Cash Plus program. This program was implemented by Government (via the Tanzania Social Action Fund (TASAF) with technical support from UNICEF, and targeted adolescents living in extremely poor households participating in a government-run cash transfer, the Productive Social Safety Net (PSSN), in Tanzania.

Using longitudinal data from a cluster randomized controlled trial (cRCT) evaluation of the Ujana Salama study (N=2,458) youth across 150 villages), we first examine the association between ACES and indicators of mental health, self-esteem, and economic participation among adolescents aged 14 to 19 at Round 2 (2018). Next, we test whether adolescents' experiences of ACES moderate program impact on these outcomes using Analysis of Covariance (ANCOVA) models and interacting a binary indicator of high ACES experiences (>3 ACES) with the treatment indicator as the threshold, we found no impact on the outcome variables. Models control for age, sex, and a set of district-size indicators related to sampling. Our findings reveal that high? ACEs are significantly associated with a decrease in depression scores (-0.0653, p<0.01) and an increase in self-esteem (0.0896, p<0.05). Moreover, adolescents who experienced ACEs were less likely to engage in business activities and had lower rates of participation in tending household livestock. The Ujana Salama intervention reduced depression scores (-0.0653, p<0.01) and increased self-esteem (0.0896, p<0.05), suggesting that social protection programs can serve as a buffer against early-life adversities. The program also increased engagement in business activities (0.159, p<0.01) and livestock herding (0.0616, p<0.05), highlighting its role in fostering economic participation. We did not find any significant moderating effects of ACES on program impacts.

The intersectoral social protection programming for adolescents can improve mental health, self-esteem, and participation in productive activities. Our findings demonstrate that this is true for both groups of youth who have experienced ACES and those who have not, underscoring that particularly vulnerable youth can also benefit from this type of support. Strengths of this study include a sample inclusive of both males and female, rigorous causal design, and high external validity, given the population-based sample and implementation through scalable government structures. Future programmatic efforts should aim to scale up intersectoral programming that addresses structural inequalities and enhances long-term economic opportunities for vulnerable youth.

# Can Behavioral Interventions Help Cash Program Recipients Use Payments More Effectively? Cluster RCT Evidence from Ghana

Wen Wen Teh

This study highlights the increasing prominence of cash plus programs as a strategy for poverty alleviation and livelihood support in low- and middle-income countries. While cash transfers are well-documented for short-term poverty relief, their impact on fostering productive investment behaviors remains underexplored. Through a cluster-randomized trial involving 3,109 participants in Ghana, the study evaluated the effects of light-touch, low-cost behavioral interventions aimed at encouraging saving and entrepreneurial behaviors among recipients of a multi-faceted cash plus program. As part of the program, participants received business skills training, coaching, mentoring, and a cash grant to support the initiation or growth of their businesses. This study assesses the impact of additional integrated behavioral interventions, such as, goal-setting and plan-making activities to encourage savings for business-related goals, and pamphlets outlining actionable business steps with trackers to monitor progress.

The behavioral tools led to significant improvements in financial behaviors: Participants exposed to behavioral interventions increased business-related goal-setting by 16.6% and 12-month saving incidence by 10.2%. The interventions worked consistently across gender, education, and age subgroups, and were more cost-effective than equivalent cash transfers for achieving savings-related outcomes. However, the study did not find a statistically significant impact of the behavioral interventions on improving business skills, indicating the need for more tailored and timing-sensitive interventions in this area. The study demonstrates the transformative potential of behavioral tools in driving financial behaviors essential for long-term poverty alleviation. Furthermore, these tools are designed for easy implementation alongside existing program activities, offering cost-effective solutions with high scalability and adaptability.

## **4A Corruption and Accountability**

## Do Salient Negative Externalities Deter People from Bribing? A Lab-In-The\_Field Experimental Evidence from Cameroon

#### **Guylaine Nouwoue**

The seminal work of Becker (1968) has inspired the emergence of a fast-growing literature on the economic approach to crime in both law and economics fields. In this literature, crime refers to any violation of the established laws such as rubbery, murder or even violations of traffic lights[1]. Previous research about the determinants of bribing behaviour shed light on financial and behavioural drivers. More recent evidence, although scant, points to the limited role of negative externalities in reducing the willingness to engage into corrupt transactions (Rahimi & Titeca, 2022; Abbink et al, 2002). It is not clear, however, whether this lack of significance is due to non-salient information about the extent of harm bribing cause to others. The primary purpose of previous research was not to assess the causal effects of negative externalities per se, but rather compare it to other policies such as the fast-tract fee option, whistle-blower initiatives, wage compensations or opportunities to punish.

In this paper, we design a simple bribing game in a queue environment, wherein we experimentally manipulate salient information on the negative externality of bribes to queue-jump combined with key features of the queue. In particular, we compare randomly assigned participants to value-based assignment since these two characteristics provide different justifications to bribe or not. We implemented this game in a lab-in-the field experiment in Cameroun, with about 1,000 participants living in Yaounde. Our preliminary findings, which suggest substantial effects of salient messages on decisions to bribe regardless of the queue assignment procedure, contribute to shed light on the causal link between externalities and the decision to engage into corrupt transaction while adding layer of external validity in the corruption literature.

[1] The concept of crime also extends to what Becker (1974, p.4) calls "white collar" activities, including engaging into corrupt transactions.

# Corrupt behaviour: information provision and information avoidance Nicky Nicholls

The costs of corruption are widely acknowledged. Based on concerns about whether awareness of pervasive corruption might lead more people to embrace corrupt practices, our first experiment varies information on the pervasiveness of corruption to investigate how this impacts corrupt decision making. We note incomplete adjustment of beliefs and behaviour to (partially) align with the prevalence information provided. Suggestive of motivated reasoning in belief reporting, more corrupt decision makers show less complete adjustment of beliefs in the presence of information about low corruption. Building on this evidence, our second experiment investigates whether respondents engage strategically with an option to learn information about corruption levels, where learning the information might force less corrupt behaviour. Respondents who choose the corrupt option only in low corruption contexts show evidence of strategic information engagement. These respondents are less likely to pursue information about the corruption level of the group where learning the information would reduce their payoffs; and more likely to pursue information confirming group corruption levels associated with higher payoffs. Our research highlights potential upsides to communicating low (or decreasing) corruption realities, as well as the importance of making information supporting socially beneficial behaviour more difficult to avoid.

## From Beliefs to Action: How Government Performance Information Drives Civic Participation in India Pallavi Prabhakar

The effectiveness of information interventions in fostering civic participation has yielded mixed empirical findings, raising the question of why such initiatives sometimes succeed and at other times fail. While prior research has largely focused on information provision itself, this study highlights an often-overlooked mechanism: citizens' pre-existing beliefs about government competence. We argue that these prior beliefs shape how individuals process performance data, ultimately influencing their likelihood of engaging in civic participation activities.

We test this hypothesis through a randomized controlled trial (RCT) in Ranchi, Jharkhand, an underdeveloped district under India's Aspirational Districts Program (ADP). Despite the ADP's efforts to enhance transparency through district performance rankings, awareness remains low, limiting local accountability. Our intervention presented 2,115 participants from 50 villages with a concise video detailing Ranchi's persistent under-performance in health, education, and infrastructure. The control group viewed an unrelated presentation on ancient Indian history. We measure both self-reported and observed civic engagement outcomes, including participation in complaint redressal workshops, attendance at community meetings, and filing formal grievances.

First, we find that a light-touch information intervention significantly and persistently increases citizen participation. Treated respondents reported a 0.187 standard deviation increase in individual participation and a 0.144 standard deviation increase in collective participation. The effects were especially pronounced for high-cost activities, with a 0.08 standard deviation increase in long-term willingness to engage. Beyond stated intentions, information led to tangible participatory behavior. Treated respondents were 0.13 standard deviation more likely to engage in governance activities, such as registering for civic workshops, signing online petitions, and attending public meetings. Notably, they were 9 percentage points more likely to attend workshops on complaint redressal mechanisms, equipping them with practical skills like filing grievances through portals and submitting information requests. In a follow-up survey, treated respondents maintained 0.137 standard deviation increase in self-reported participation, demonstrating lasting effects on civic engagement.

Second, we find that citizens' prior beliefs about government performance are often miscalibrated and malleable. Most respondents overestimated Ranchi's relative standing compared to neighboring districts. Upon receiving new information, treated participants significantly revised their perceptions, adjusting their relative performance assessments by 0.34 standard deviations. They also became more aware of ADP and complaint redressal mechanisms, with a 0.08 standard deviation increase in recognizing their prior misperceptions and an 11.2 standard deviation decline in satisfaction with public services.

Third, baseline beliefs critically shape responses to new information and participation decisions. Optimistic individuals—those who initially believed in higher government competence—showed greater engagement post-intervention, while pessimists—those who were already skeptical—did not exhibit increased participation. The sustained behavioral changes observed 1–2 months later underscore that citizens value accountability and that belief-driven mechanisms mediate the impact of performance information on civic engagement.

Our findings demonstrate that a light touch information intervention can significantly influence both perceptions and civic engagement. By addressing belief distortions and fostering accountability, this research offers valuable insights for designing effective transparency initiatives to enhance citizen participation and improve governance in underdeveloped regions.

## Testing the Impact of Moral Framing on Civic Engagement in Kenya's Participatory Budgeting Process

#### **Zach Mills**

Public participation in government decision-making is a cornerstone of democracy, yet engagement in many public participation opportunities remains low in many contexts. Busara has been working with civil society organizations (CSOs) to test how different communication strategies can boost civic engagement and encourage greater participation in governance processes. One key challenge is understanding how messaging influences citizens' motivation to act—particularly in contexts where participation is often viewed as complex, ineffective, or irrelevant.

This study builds on Busara's prior work by testing whether moral framing, informed by Moral Foundations Theory (MFT), can increase citizens' willingness to engage in county government PB in Kenya. Specifically, we are testing whether framing PB in terms of community values or purity concerns influences engagement compared to a neutral or rights-based message. The findings will inform the communication strategies of civil society organizations (CSOs) and government stakeholders seeking to enhance citizen participation in the budget making process.

The study employs a randomized controlled lab experiment conducted in five counties (Nairobi, Machakos, Murang'a, Kiambu, and Kajiado). Participants are exposed to one of four audio messages about PB: (1) a neutral message (control), (2) a rights-based message, (3) a community-framed message, or (4) a purity-framed message.

The primary outcome measure is participants' willingness to sign up for more information about PB, assessed through a revealed preferences approach. Participants must incur a small financial cost by forfeiting a portion of their study compensation in order to receive additional information about PB.

Secondary measures assess the psychological mechanisms underlying engagement, such as social identity, emotions, and beliefs about consequences, using a validated questionnaire based on the Theoretical Domains Framework (TDF).

The lab study is set to be completed in May 2024. Our key hypothesis are:

H1: Exposure to moral framing (community or purity) will increase the likelihood of participants signing up to receive more information about participatory budgeting, by activating key psychological influences of civic engagement behavior.

H2: The key psychological influences activated by moral framing will be social identity, beliefs about capabilities, beliefs about consequences, emotions and social influences.

This study contributes to behavioral research on civic engagement in East Africa and provides practical recommendations for designing effective public participation campaigns. The findings will help CSOs, government agencies, and development partners tailor their messaging strategies to optimize citizen engagement in PB.

Our lead investigator on this project will deliver a 30 minute oral presentation, showcasing our novel approach to assessing the efficacy and the application of the Moral Foundations Theory in the context of civic engagement in Kenya. Specifically, we will present our approach to applying moral framing to civic messages and testing whether this can increase citizens' willingness to engage.

## **4B Nonprofits and Charitable Giving**

## Are hypothetical questions useful for understanding predictors of willingness to donate to partial flood insurance?

#### Eleni Yitbarek

Hypothetical approaches to eliciting willingness to pay or donate continue to be widely used, despite known challenges with overstatement of payment amounts. Researchers argue that these approaches remain useful for understanding predictors of willingness to pay, despite the lack of precision in estimated payment amounts. This study explores the factors influencing people's willingness to donate to a flood victim support charity in South Africa. To investigate the validity of the claim that hypothetical questions are useful in understanding predictors of willingness to pay, we compare hypothetical and incentivised decisions in terms of amount donated and in terms of predictors of higher donations. Of concern to hypothetical approaches to willingness to pay elicitation, both donated amounts and the predictors of willingness to donate differ materially between the hypothetical and incentivised parts of our experiment. Our research highlights the importance of continued research in this area.

#### The Effect of Solicitation Framing on Charitable Donations Matej Lorko

Charitable donations are driven by a variety of motivations. While pure altruists give to help recipients and/or support the charity's goals, impure altruists (i.e., warm glow donors) contribute to derive personal satisfaction. We conduct an online experiment in which participants first earn income by completing a questionnaire assessing their personality traits and motivations. Few weeks later, they decide whether to donate from their income to support education of children in Kenya and Ethiopia. In our 3x2 experimental design, we manipulate the solicitation framing (charity-oriented, recipient-oriented, donor-oriented) and donation matching (no match, 1:1 match). We investigate (1) whether the propensity to give and donation amounts are affected by the solicitation framing, (2) the interaction between the solicitation framing and donation matching, and (3) whether donations are higher when the solicitation framing aligns with the donor's motivations and personality traits. Our findings may provide insights into designing tailored solicitations that appeal to different donor motivations.

# Systems for Evidence: How to overcome bad incentives, move beyond reporting, and generate real learning and impact

#### **Ben McNamee**

The social good sector is at a crossroads concerning the role and purpose of evaluation. Historically, evaluation has often been employed to enforce "accountability" and sustain transactional relationships between funders and nonprofits. This has led to a focus on metrics like "accountability," "expectation to do more with less," and "reporting on impacts," which can be disempowering for nonprofit leaders. Collectively this represents a market failure - a fundamental failure of philanthropic market forces to generate optimal outcomes. These practices and market failures reinforce existing power dynamics rather than facilitating genuine learning and improvement. In a competitive environment of underfunded organizations, the tension between sales and science almost always results in a neglect of science, even when grantees have a strong desire to deliver evidence-informed services.

The nature of funders-nonprofits relationship is at the core of the challenge to facilitate genuine learning and improvement. The use of evidence, including from evaluation, happens in the context of funding relationships between nonprofits and funders (government, philanthropy) and tends to be highly transactional. The key stakeholders (nonprofits, funders, system leaders, evaluation practitioners, researchers etc.) involved in funding and evaluation relationships play critical roles in maintaining practices that reinforce existing power dynamics rather than facilitating genuine learning and improvement. Therefore, the nature of funding and evaluation relationship can influence the purpose of evaluation, how evaluation is used, and whose interest it serves.

Given these realities, we present a potential way forward that can mitigate issues stemming from imbalanced power and perverse incentives. Through separating learning from reporting, a transformative relationship can be centered that drives genuine learning as an activity that is separate and distinct from evaluative reporting. DARO's experience in building learning systems focuses on proactively protecting that learning function, and ensuring that it generates insights that are practically useful and applicable. We believe that learning is only valuable if it is implementable, and can only take place when it is driven by the immediate needs of the implicated stakeholders. Our approach is different in this: no single "framework" can drive learning in complex environments - it requires the design of a holistic learning system to be successful.

#### A market failure in philanthropy: Learning from the replication crisis

#### **Patrick Forscher**

Over the last few decades, the nonprofit sector has undergone an impact revolution. This impact revolution aimed to root out ineffective social services by incentivizing the creation of a body of evidence through better and more impact evaluation. The impact revolution promised that a slew of impact evaluations would be conducted to identify effective and ineffective interventions. This evidence of efficacy would then be used to scale and expand effective programs and reduce funding for ineffective programs. Unfortunately, as Fiennes and Berger (2016) note, the impact revolution has "gone wrong." A perverse set of incentives and disincentives - a market failure - has created an impact evaluation industry that performs evaluations, but doesn't generate impact. This market failure results in poor evidence practices that make it more difficult and less likely for the sector to design and implement effective interventions.

We believe that a bit of recent science history – the ongoing "replication crisis" centered in academic social psychology – may shed light on the causes, consequences, and remedies of this market failure. We identify parallels between the histories of social psychology and impact evaluation, including the use of research as sales, the pressurized, competitive environments in which the research takes place, and the use of research methods as rhetorical devices. We argue that these parallels reflect the perverse incentives structures operating in both fields that, although the precise sources of the incentives may be different, similarly operate together to undermine the quality of evidence that is used to support research findings. To the extent that this is true, the evidence ecosystem that produces impact evaluations, including the one that exists to evaluate social programs in Africa, may not be effectively providing an accurate picture of which social programs do and do not work and why. This prevents the people responsible for these programs from learning about and improving their programs.

Fortunately, the history of social psychology's replication crisis also suggests that change is possible. However, such a change requires dedicated time to search for tools that disrupt or operate despite a skewed set of incentives. In the case of social psychology, these tools include novel publication formats such as Registered Reports and tools that increase the openness and accountability of the research pro-

cess. In the case of impact evaluation, the tools might be somewhat different, but could include initiatives like administrative data labs, which could enable higher quality evaluations to be conducted more transparently, in greater quantity, and at lower costs.

Rather than sleepwalking through a crisis we cannot see, impact evaluators should consider that their field may be in crisis, a crisis that may require widespread and collective efforts – a credibility renaissance – to discover and deploy methods to protect its legitimacy. A future evidence ecosystem in Africa that is delivering on the full potential of its impact is possible, by taking seriously the issues caused by these perverse incentives.

## **4C Agriculture and Rural Livelihoods**

## Market Information and R&D Investment Under Ambiguity: A framed artefactual experiment with plant breeding professionals

#### **Berber Kramer**

Investments in R&D are often made under ambiguity about the potential impacts of various projects. High-quality, systematic market research could help reduce that ambiguity, including in investments in agricultural research-for-development, such as plant breeding. Using an online framed artefactual experiment with a diverse sample of breeding experts working in various disciplines across the world, we ask how market information and information quality influences breeding experts' investments in prospects with ambiguous returns, and how the quality and source of information affect willingness to pay for market information. We find that providing market information leads participants to make more prioritized (rather than diversified) decisions. However, participants do not consider differences in information quality, instead over-extrapolating from noisy and biased information signals. Finally, while most participants are willing to use experimental funds to purchase market information, around half prefer lower quality information even if higher quality information is available at the same price. We conclude that prioritizing R&D projects with greater impact opportunities will require better awareness among decision-makers of quality issues in various types of market research.

## Do agricultural insurance programs improve smallholder farmer wellbeing, food insecurity, and agricultural outcomes in low-and middle-income countries? Evidence from five impact evaluations Geetika Pandya

Agricultural insurance is a critical tool for smallholder farmers facing climate-related risks such as droughts, floods, and pest outbreaks. Several studies have examined index-based insurance as an instrument for increasing agricultural productivity. However, fewer have attempted to answer questions about food security, income stability, and gender equity. We analyze and synthesize findings from five impact evaluations conducted under the International Initiative for Impact Evaluation (3ie)'s long-standing Agricultural Risk Thematic Window (2018–2022).

The studies synthesized used experimental and quasi-experimental designs to evaluate interventions such as innovation and technological platforms, access and product knowledge-focused, bundled interventions and group indemnification, and those that focused on lending risk reduction. The countries of implementation included Kenya, Senegal, and India.

We used a narrative synthesis approach to analyze results and generate key findings on insurance uptake, implementation challenges, and heterogeneity in impacts. We found that while the interventions increased farmers' awareness and adoption of insurance, they had limited effects on agricultural productivity, welfare, and food security. Technological innovations showed promise in reducing transaction costs and addressing uptake barriers, yet demand-side challenges—such as lack of understanding of product terms—persisted. Gender-focused analyses suggested that targeted interventions could be successful in enhancing women's participation in agricultural decision-making.

The study underscores the need for a holistic approach to insurance design, integrating technological tools and tailored features to address structural barriers. To enhance resilience among smallholder farmers,

policymakers and financial partners must ensure that insurance solutions are designed with the farmer in mind and bundled with complementary interventions, such as credit or input subsidies, to improve accessibility and long-term sustainability.

## Pedaling towards Prosperity: The Impact of Bicycle Distribution on Rural Livelihoods in Zambia Rachel Lusava

Seventy percent of the rural population in Africa lacks access to reliable transportation, which contributes to poor economic, health, and education outcomes in many countries on the continent. This paper studies the impact of targeted bicycle distribution on rural livelihoods in Zambia. We measure the impact of providing bicycles to livelihoods groups and community service workers on household consumption, income, savings, productivity, and empowerment measures. We randomized 120 livelihoods groups, comprising 1,297 members, along with 273 community service workers, to receive a bicycle or not, and we surveyed study participants at baseline and one year later. Between baseline and endline, Zambia experienced its worst drought in over four decades, and communities across the country (including those in our study area) faced a severe humanitarian crisis, with widespread crop failures and critical shortages in food. In this context, we find that bicycle recipients fared significantly better than the control group. While the control group experienced a steep drop in living standards during the drought, bicycle recipients were partly insulated from the shock: Bicycle recipients reported 24% higher average monthly household consumption and 43% higher monthly household income at endline compared to non-recipients. These effects were primarily driven by bicycle recipients spending less time traveling to essential destinations, more time in livelihoods-enhancing activities, more livelihoods-related trips, and greater ability to carry produce and wares. Bicycles also led to an 11% increase in life satisfaction among participants and elevated self-esteem. Our findings suggest that bicycles may be a cost-effective tool for alleviating transportation constraints and improving productivity in rural, low-income settings.

## Solutions to improve farmer's likelihood of adherence and adoption of agronomic advisory: A randomised control trial

#### Shalmali Ghaisas

Providers of digital agricultural services adopt different operational models to reach and deliver services to their target farmers. The most common model is tapping into a network of extension agents. However, given the poor ratio of trained extension agents to farmers, providers must adopt innovative approaches to address this gap.

One of these approaches involves identifying and training leader farmers across various communities, who then serve as the focal point of interactions with digital agricultural services. Another approach is sending agronomy-related information directly to farmers' phones, making it available via a mobile application or text SMS. The outcome of these approaches hinges on various factors, such as the appointment mode of the lead farmer, social norms, and the farmers' perceived risk and value of the advisory. These factors contribute to a farmer's decision about adopting a new technology or service.

In partnership with the Busara Center for Behavioral Economics, we are conducting a randomized control trial in Meru, Kenya, with 600 smallholder farmers to test whether the likelihood of adopting a new advisory varies with the lead farmers' appointment mechanism. For example, we compare the decision to adopt a specific advisory piece depending on whether the leader farmer is elected with community buy-in or appointed by an external provider.

We also generate evidence on farmers' likelihood of trust in advisory messages delivered via text and audio format on various topics ranging from weather to financial loans. Since farmers engage with phone advisory in multiple formats, such as 'WhatsApp groups with the leader farmer,' text SMS received on the phone, or a flash info alert on the mobile phone, we also analyze differences in trust and comprehension based on the delivery format.

Busara has previously conducted research with five digital service providers in Asia and Sub-Saharan Africa, with funding from the Bill and Melinda Gates Foundation. In our previous work, we identified enablers and barriers to smallholder farmers' adoption and use of digital services and developed and tested solutions to increase this uptake. The experiment in Meru, Kenya, is a replication effort to test if the solutions designed for different geographies achieve similar results in Kenya to overcome the barriers.

## **5A Markets and Finance**

# Interactive Text Messaging for Financial Behavior Change: Evidence from Zambia Syon Bhanot

Efforts to increase access to financial services worldwide have led to increases in formal financial inclusion, but these gains do not always translate into welfare-enhancing usage of financial products. This has led researchers and practitioners to seek out behavioral solutions to encourage engagement. In this paper, we report on a field experiment conducted in 2018-2020, with nearly 79,000 bank customers in Zambia, which tested the use of one-way and novel two-way (interactive) text message campaigns to encourage savings and improve loan repayment behavior. Notably, our treatments include conditions that compare both conceptually different approaches (i.e. messaging focused on planning/goal setting vs. just reminding people to save/repay) and different methods of communication (one-way vs. two-way messaging). We have some preliminary results, but analysis is ongoing. Across experimental conditions, we find some evidence of positive treatment effects of the savings-focused text message campaigns on savings attitudes, but not on financial literacy. Furthermore, the loan-focused text intervention had notably positive impacts on loan literacy. However, the effects are more modest on financial behavior outcomes (like loan repayment, savings account balances and the level of account engagement). Furthermore, we find no evidence that interactive (two-way) text messaging campaigns are more effective than one-way text campaigns.

# Exchange markets with endogenous quality: When the 'lemons problem' enhances trade Aurora Garcia-Gallego

In Akerlof's (1970) words, "The presence of people in the market who are willing to offer inferior goods tends to drive the market out of existence" (p. 495). The original framework assumes that each buyer's product quality is exogenous. Thus, the only advantage to the owner of the good is knowing its quality before trade takes place. For buyers, quality is not observable before purchasing a product. Some early experiments by Holt and Sherman (1999) have replicated the basic lemons story in the classroom and found that the quality levels and prices fall to inefficiently low levels. Later, several authors have addressed reputation-related mechanisms that aim at mitigating the lemons problem in a variety of local, online and laboratory markets. However, contrary to the low quality-no trade association in Akerlof's model, in many real world examples, the appearance of low quality products is associated with intense rather than scarce trade.

We show that high volumes of trade may be observed precisely in the presence of low quality products. We adopt the framework of a two-sided market as formalized by Shapley and Shubik (1977) in their theory of strategic market games, also known as Shapley-Shubik market games.

Our paper contributes to the literature on Shapley-Shubik market games by introducing the choice of quality of goods as a strategic variable. As in the original framework, individual traders receive shares of the other product available for exchange proportional to their contribution to the total output of their own product type. With fixed qualities, Nash equilibrium with positive trade usually coexists with a Pareto inferior zero-trade equilibrium. Adopting an experimental and theoretical approach, Duffy et al. (2011) show that agents systematically avoid such an (undesirable) equilibrium, coordinating on the socially efficient equilibrium with trade. However, in a framework with linear utilities and a unique no-trade Nash equilibrium, Barreda-Tarrazona et al. (2015), observe that, even in the absence of a "good" Nash equilibrium

atractor, experimental subjects manage to coordinate away from the zero and minimal trade predictions of the static model. Contrary to the optimistic result in Barreda et al. (2015), our findings here show that, when agents can decide on the quality of traded products, the intense trade outcome is not sufficient for coordination against the "bad equilibrium" in which trade does not enhance welfare beyond pre-trade levels, then showing that Shapley-Shubik market games may give rise to a social dilemma. We modify the exchange market framework introduced by Shapley and Shubik (1977), allowing for endogenous quality which, like in Akerlof's model, is not observable while exchange takes place. We focus on the largely ignored interplay between quantity and quality strategies. Our results contribute to the optimism on the systematic and sustained ability of agents to overcome the social dilemma in terms of trade volumes, but not in terms of product quality.

#### Speculating in zero-value assets: The greater fool game experiment

#### **Tibor Neugebauer**

decision-making.

In a pre-registered laboratory asset market study, we investigate dynamics of asset markets with zero (or close to zero) fundamental values. We introduce the "greater fool asset market game" with a zero-value token, whose price doubles in each period. We design several treatments, which differ in terms of whether the fundamental value is zero for sure, and whether the rather low probability of non-zero fundamentals is known (Risk) or not (Ambiguity). We find that prices in markets with zero fundamental value are clearly above zero. Furthermore, we report that prices in treatment Ambiguity are substantially higher than those in the baseline and in treatment Risk. Finally, we show that beliefs regarding the asset's value and others' participation explain individual market participation.

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#### Al-Driven Anchoring in Financial Decision-Making: Experimental Evidence Juliana Kamau

Artificial intelligence (AI) is increasingly integrated into financial decision-making, yet individuals may exhibit anchoring bias when relying on AI-generated recommendations. This study investigates how individuals anchor on AI-suggested investment decisions in a controlled experimental setting. Using a within-subjects design, individuals participated in three conditions: control (self-directed decision-making), guided AI (AI-suggested recommendations with explanation), and full AI (AI-generated decisions with minimal human input). Results analysed using ANOVA and ordered probit regression reveal that students anchored significantly on AI-generated recommendations, leading to higher investment decisions in both AI conditions compared to the control. Confidence in decisions also increased with AI support. Decision time was longest in the guided AI condition, indicating increased deliberation, but shorter in full AI, suggesting a shift towards automation reliance. By combining oTree for experimental implementation and with ANOVA and ordered probit regression for statistical analysis, this study highlights the trade-offs between AI assistance and critical thinking in financial decision-making. The findings underscore the need for AI literacy training to mitigate anchoring bias and enhance financial independence. This research contributes to experimental methodologies exploring human-AI interaction and behavioral biases in financial

#### Nudging for municipal water services revenue collection improvement Syden Mishi

Non-payment of water bill has been increasing, worsening the financial viability of many water authorities globally. With the belief that honouring of a payment can be nudged, the study seeks to identify effective mechanisms to improve municipal water services revenue collection which is currently dismal in South Africa. Majority of water authorities are financially constrained due to non-bill payment and as a result, fail to generate revenue for sustainable supply of clean water. There is a growing need for local authorities, or government at all levels for that matter, to be efficient. Local authorities are able to adequately provide services if they are efficient in mobilising resources, especially on the trading services. In South Africa, a water scarce country, approximately 41% of municipal water does not generate revenue as non-revenue water (lost through leaks, illegal connection, among other loses before it reaches paying consumer) and non-payment of water bill compounds the situation. If non-payment of water bill is not curbed, the water authorities will likely experience vicious 'low-equilibrium trap', whereby the low cost recovery rate result in a decrease in the quality of services rendered, further providing consumers justification for not paying. There are many driving forces to non-payments of water bill behaviour, and standard classical approaches of penalties have not yielded results, besides, have proved to be costly. Introducing behaviourally designed interventions has been found to have a positive effect on bill payments in general, persistently preforming better than any other interventions. Empirical literature applying behavioural nudges is increasing, however in the case of water sector, that is currently dominated by demand-side interventions for water conservation than bill payment. Firstly, to understand the context of water bill non-payment, and possible intervention strategies, a scoping study is conducted as behavioural diagnostic, with the aim to develop a behaviourally informed intervention. South Africa is an interesting case study given recent changes in legislation, such as outlined in the Division of Revenue Bill 2024, specifically the introduction of a performance-based incentive grant component for trading services (water and sanitation, electricity, and waste management), from the water and sanitation services as part of the Urban Settlements Development Grant (USDG) starting with the 2025/26 financial year. This study helps identify low-cost but high impact strategies to improve revenue collection from water tradeable services, guiding water authorities in improving efficiency.

## **5B Development 2**

# Designing Sustainable and Inclusive Youth-Based Aquaculture in Small Reservoirs: A Choice Experiment Approach

#### Giulia Zane

Northern Ghana is the poorest part of the country, where economic opportunities are scarce, particularly during the prolonged dry season due to its unimodal rainfall pattern. This seasonal variability exacerbates food insecurity and restricts livelihood options, resulting in high levels of youth underemployment and outmigration. To help address these challenges, approximately 2,000 small dams have been constructed across the region, primarily to support dry-season irrigation. Most of these dams are community-owned and serve multiple purposes, including irrigation, livestock watering, and domestic use. However, fishing and aquaculture remain uncommon despite their potential to enhance food security, generate income, and create employment opportunities, particularly for young people.

A recent pilot conducted in 2023–2024 by the International Water Management Institute (IWMI), in partnership with the Fisheries Commission of Ghana and the CSIR Water Research Institute, demonstrated the technical feasibility of introducing cage culture in small reservoirs. However, while the pilot confirmed the viability of fish farming in these water bodies, it also exposed significant challenges in the adopted model—where farmers received initial capital, inputs, and training for the first production cycle—raising concerns about its long-term economic sustainability beyond the project's implementation phase.

The key question remains: how can aquaculture in small community dams be transformed into a viable and sustainable business? To address this, IWMI has been engaging key stakeholders—including fish farmers, government agencies, private sector actors, and financial institutions—to co-design sustainable business models and identify scalable pathways for implementation. A critical component of this process is understanding the preferences and motivations of local youth, who have the potential to drive the sector's development.

To this end, we will design and implement a discrete choice experiment (DCE) to elicit youth preferences for different aquaculture business models. This experiment will generate insights into the financial, operational, and institutional conditions that make aquaculture an attractive and sustainable livelihood option for young people. By integrating experimental economics with a business model assessment, this study aims to inform targeted investments and policy interventions that foster inclusive and sustainable aquaculture in northern Ghana.

By the time the conference takes place, we expect to have completed our stakeholder engagement phase and piloted the DCE in the field. Our presentation will share insights on the business models identified and the design of the DCE we plan to implement. Feedback from conference participants will be invaluable in refining our approach, enhancing the experimental design, and ensuring the study generates meaningful insights for sustainable youth-led aquaculture development.

## Impacts of a Novel Water Quality Intervention in Rural Ghana

Irene Atieno

We will present results from a stepped-wedge randomized controlled trial that evaluated a novel financial and capacity strengthening intervention promoting water safety (the 'Water Quality Assurance Fund' program). Regular water quality monitoring is essential for maintaining adequate treatment processes and verifying safe water quality to protect public health. However, many small water suppliers are unable to conduct regular water quality tests due to financial, logistical, and capacity constraints. The Water Quality Assurance Fund program was designed to address these constraints by incentivizing established laboratories to extend their services to smaller water systems and, in parallel, promote the use of water quality data for better water safety management.

The intervention was rolled out gradually to 21 rural water systems in Ghana randomly assigned to one of three groups successively transitioning from the control group to the intervention group at six-month intervals. As part of the intervention, written legal agreements were signed between water systems, a centralized laboratory, and the organization facilitating the Assurance Fund. The agreements stipulated that the laboratory would conduct regular water quality testing at rural water systems for a fee, and that the Assurance Fund would guarantee payments if water systems failed to pay the laboratory fee on time. The Assurance Fund program also delivered capacity strengthening, technical guidance, and community sensitization activities. Our outcome indicators include: free chlorine residual at the point of water collection (the primary outcome indicator of the trial) and in stored household water, E. coli concentrations at the point of collection and in stored household water, water system treatment practices, water quality knowledge among water system operators and local government officials, and consumer perceptions related to water safety. We also tracked implementation costs and conducted a process evaluation to monitor intervention quality. Results indicate the intervention led to substantial improvements in water quality.

#### Demand for Urban Exploration: Evidence from Nairobi Joshua Dean

Growing cities in low- and middle-income countries offer increased market access, yet taking advantage of urban opportunities requires that residents explore unfamiliar surroundings. We study urban exploration in a sample of 800 casual workers in Nairobi. The median person commutes 7.8 km but has never been to half the neighborhoods within 75 minutes from where they live. To quantify preferences for familiar locations, we offer short-term employment and experimentally induce familiarity by training participants in either familiar or unfamiliar locations. Participants are willing to travel 3.5 km further or take a pay cut worth 22% of the median daily wage to work in a familiar location. This familiarity premium is fully offset after one visit to an unfamiliar neighborhood. These effects persist for a different paid opportunity 2-4 months after the intervention, and participants report visiting training neighborhoods outside our study. Our results are consistent with unfamiliarity making people view neighborhoods more negatively, and we find little evidence that navigation costs or exploration risk can explain these results. We use additional job choice elicitation methods to demonstrate two further barriers to exploration. We show that participants only partially anticipate that one visit will eliminate the familiarity premium, and that participants are less likely to consider unfamiliar neighborhoods as locations to visit. Our results suggest that one-time exploration frictions are an important component of urban mobility costs in cities like Nairobi.

## Health Risk Information, Social Stigma and Demand for Condoms: Experimental Evidence from Ghana

#### Salamatu Nanna Adam

I investigate two potential barriers that may limit condom demand: inadequate information about health risks and fear of social stigma associated with condom purchase. Using a randomized experiment, I test whether providing information about (i) health risks and (ii) peers' views regarding the social appropriateness of condom purchase can increase condom demand among young adults in Ghana. I find that providing health risk information led to a 31% increase in condom demand. In contrast, providing information about peers' views regarding the social appropriateness of condom purchase had no meaningful effect on condom demand. Moreover, the effect of health risk information on condom demand is persistent. Interestingly, even though I document persistent effects of health risk information on condom demand, I find that information has temporary effects on attitudes about the appropriateness of using condoms. These results suggest that providing information enables learning that condom purchase is not stigmatizing, and this leads to a persistent demand for condoms.

## **5C Education**

## Experimental Evidence on the Impacts of Early Childhood Education in Somaliland Claudia De Goyeneche Macaya

We present experimental evidence on the impacts of early childhood education (ECE) in Somaliland, where 93% of children lack access and education policy research is limited. Our study evaluates a randomized one-year ECE program, assessing its effects on cognitive (numeracy and literacy), socio-emotional development, and short-term economic outcomes, estimating willingness to pay (WTP), and analyzing how program exposure influences demand. We find substantial learning gains: treated children score over one standard deviation higher in numeracy and literacy, and moderately higher in socio-emotional and motor skills. However, WTP remains low, covering only 66% of program costs, and is unaffected by program participation. This disconnect between substantial learning gains and low parental demand highlights potential information gaps, financial constraints, or cultural factors influencing ECE adoption. We discuss the feasibility of scaling ECE through existing educational structures, such as Quranic schools, to improve accessibility and affordability.

#### **Bundled School Choice**

#### **Lingbo Huang**

This paper introduces a novel school choice system by incorporating school bundles into the standard framework. Schools are grouped into hierarchical bundles and offered to students as options for preference reports. By listing a bundle, a student seeks admission to any school within the bundle without ranking them. This approach addresses students' difficulty in forming precise preference rankings and expands the number of schools students can report on constrained preference lists, potentially enhancing their match likelihood and welfare. We develop a modified deferred acceptance mechanism that maintains stability while accommodating bundle reports. Laboratory experiments validate our theoretical findings, showing that well-designed bundles aligned with student preferences improve welfare and matching rates without compromising fairness. Practical applications are discussed.

#### Leveraging Mobile Phone Expansion in LMICs to Improve Parental Practices

#### **Matthew Lavoie**

#### Background:

In 2010, an estimated 43% (250 million) under-fives from low-and-middle-income countries were at risk of not reaching their developmental potential, with substantial adverse long-term consequences. Despite evidence on the impact of early child development (ECD) interventions, scaling-up successful approaches is challenging. We measured the impact of videos shared via mobiles for promoting ECD knowledge and practices in Côte d'Ivoire.

#### Methods:

We conducted a cluster randomised trial. In intervention villages, memory cards with videos in local languages promoting ECD (playing, non-violent discipline etc.,) were disseminated among caregivers of children aged <24 months. Control villages received no intervention. Invention households received memory cards either from health workers (targeted) or village leaders (non-targeted). Caregiver surveys at base-

line and follow-up measured video exposure, ECS-related knowledge, and practices. The reach of the campaign is analysed by intention-to-treat. The impact of videos is analysed by an instrumental variable approach (targeted only).

#### Results:

Of 2,901 households surveyed, 31% of non-targeted and 91% of targeted had viewed the videos. Male and female caregivers exposed to the videos showed increased ECD knowledge (0.20 and 0.22 standard deviations, respectively) and engaged in more ECS activities (0.21 and 0.22 activities, respectively). The intervention reduced the prevalence of physical punishment by 8 percentage points. We did not find an impact on caregiver-reported child development outcomes. However, household observations demonstrated that video exposure significantly increased affection, praise, and naming of objects or people.

#### Conclusions:

This low-intensity video campaign successfully improved caregivers' ECD knowledge and behaviours. It can be easily scaled up in settings with mobile phones availability.

## Longitudinal outcomes from a Randomized Controlled Trial of accelerated learning for out-of-school children in Liberia

#### Mico Rudasingwa

While the fraction of school-age children who are out-of-school has declined in most regions over the past few decades, there remain pockets with high levels of non-enrollment, where new policies and programs are urgently needed to bring children into mainstream schooling. One such pocket is Liberia, where the rate of non-enrollment has worsened over the past two decades, and where nearly 1 in 3 children are out-of-school.

We evaluate one approach to reaching out-of-school children (OOSC) and preparing them for mainstream schooling. The Luminos program is a ten-month accelerated learning program that teaches OOSC in Liberia basic literacy and numeric skills. The program aims to help OOSC acquire the foundational literacy and numeracy skills needed to enroll in government schools and effectively engage with the curriculum.

We conducted a randomized controlled trial (RCT) of the Luminos program from 2022 to 2024 across 49 treatment communities and 49 control communities. We assessed 1,502 OOSC at baseline, immediately after the program, and one year later in foundational literacy and numeracy skills. Immediately following the program, we found that children in treatment communities showed large, significant gains across all literacy and numeracy subtasks compared to their peers in control communities.

One year later we tracked our sample and found that 75% of OOSC in treatment communities reported that they were enrolled in government or private schools, compared to 60% of OOSC in control communities. Despite the relatively modest difference in enrollment rates, learning differences remained large and statistically significant between the treatment and control groups. We conclude that the Luminos accelerated learning program was vital to enabling OOSC to catch up with their peers and effectively engage with the curriculum in government schools. We believe that the Luminos program provides an effective model for reaching OOSCs in low-resource settings.

# Bridging Educational Gaps Watching TV at Home: The Impact of an Educational TV Show on Kenyan Children

#### Salome Njambi

Educational television has shown promise in bridging learning gaps and shaping attitudes in classrooms, particularly in developing countries. However, its effectiveness in a natural home-viewing environment—where content is freely broadcasted over-the-air—remains less understood. This question is critical for policymakers looking for scalable, cost-effective interventions to improve children's learning outcomes. In this session, we unpack the findings from a randomized controlled trial, conducted through a research-practice partnership between Busara and Ubongo, that explores how contextual storytelling, effective demonstration of SEL and reading strategies, and caregiver engagement, build confident and curious readers. The study employs a unique "encouragement scheme" to design control and treatment groups in a naturalistic setting. Our research inquires into key behavioral mechanisms, such as actively nudging caregivers to watch the show with their children every week, participating in weekly proficiency tests, and filling weekly viewing trackers, to disentangle how this involvement can encourage children to engage with the intervention. Lastly, we present results from a rigorous Cost-Effectiveness Analysis, that measures how cost-effective the intervention is as compared to other supplemental literacy interventions in the region.

# Panels and Roundtable Discussions

#### Panel 1

# Al in Action: Transforming Evidence Generation, Synthesis, and Impact Measurement

Artificial Intelligence is rapidly reshaping how we generate, synthesize, and apply evidence to address complex policy and development challenges. From accelerating systematic reviews and meta-analyses to enabling real-time data collection and advanced impact evaluation methods, AI is unlocking new frontiers in evidence-informed decision-making.

This panel will explore the practical applications of AI in transforming how we design evaluations, synthesize large bodies of knowledge, and measure the impact of interventions more efficiently and accurately. It will also address emerging risks, ethical considerations, and how researchers and policymakers can navigate this evolving landscape responsibly.

Hosted by 3ie, this session invites thought leaders and practitioners to discuss cutting-edge innovations and the future of Al-driven evidence for smarter policy solutions.

#### Panel 2

## Beyond the Bottomline: The Evolving Science and Strategy of Cost-Effectiveness in Global Development

As the global development community faces shifting donor priorities and growing demands for accountability, cost-effectiveness has emerged as a central lens through which interventions are evaluated, funded, and scaled, and a topic that deserves to be discussed and looked into in detail. But what do we really mean by "cost-effective"?

This panel takes a multidimensional look at cost-effectiveness analysis (CEA) — not just as a technical tool, but as a strategic imperative. We'll examine how behavioral science can drive cost-effective design and how behavioral insights units around the world are helping governments in their pursuit of cost-effectiveness under tight budgets. We will also examine why investing in cost-effective research (not just programs) matters, and what meta-research tells us about the strengths and gaps in current CEA approaches. Panelists will also explore how funders are using cost-effectiveness in decision-making amidst a changing global funding landscape, how they can prevent incentives distortion and how implementers balance rigorous evaluation with on-the-ground realities.

#### Roundtable

#### The Work Is Not Done

Events of the past months have thrown a challenge to a community that for decades has rallied around the shared goal of creating a world that is equitable across all continents, just and fair, seeks to learn, and lives within the planetary constraints—while putting humans and their dignity, their behavior, their thirst for knowledge, and their ability to change for the better centre stage. **That work is not done.** 

This community is diverse: it is the people this work serves and those who seek to do the work in the best possible way, ranging from small NGOs to large businesses; from researchers working on single case studies to multi-year, multi-country large scale research consortia. This community has debated for years how this work can be—and needs to be—done better, while being acutely aware of histories of power and resource extraction that created the unfair and unacceptable situation we see today. Crucial questions have been how to set priorities, how to give ownership to those whom the work aims to serve, how to listen to different types of knowledge, how to advance on the greater goals of a global community and how to measure that advancement. **That work is not done.** 

This work, inevitably, requires resources. Money can, however, also intervene: if one side of a conversation has money and the other side needs it, power relationships can be skewed. The current—undeniably dramatic—situation, also poses the question: what priorities, arguments, and knowledge will come to the fore if fewer resources are available? What could a conversation unveil that allows Global South countries to think about how to not be vulnerable to political moods in the Global North? **That work is also not done.** 

The Work Is Not Done is Busara, a behavioral research organization, headquartered in Kenya, and working across the Global South, dedicating itself to convening, encouraging, inviting to, but not owning, this conversation. We do not know where this conversation will go: nobody does. We are deliberately embracing the uncertainty, committed to imagining a better future. What will our coming together produce? How can we do the best to continue to pursue the work we believe is necessary to achieve a fairer, better, sustainable world for all? Let us find out together.







