JAL JEEVAN MISSION
Communications Guidelines

August 2022

Jal Jeevan Mission

COMMUNICATIONS GUIDELINES

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Acknowledgements

Abbreviations

AIO	Attitudes, Interests, Opinions framework
ASHA	Accredited Social Health Activist
ASK	"Activate leaders, share action, know the context" approach
AW	Anganwadi
AWW	Aanganwadi Workers
BC	Behaviour Change
BIU/ NITI-BIU	Behavioural Insights Unit of India, NITI Aayog
BMGF	Bill and Melinda Gates Foundation
BV	Beliefs and Values
CSBC	Centre for Social and Behaviour Change
FHTC	Functional Household Tap Connection
GP	Gram Panchayat
HH	Household
IEC	Information, Education, Communication
IPC	Interpersonal communication
ISA	Implementation Support Agency
JJM/ NJJM	National Jal Jeevan Mission
MAO	Motivation, Ability, Opportunity framework
NCC	National Cadet Corps

NREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NITI Aayog	National Institute for Transforming India
O&M	Operations and Maintenance
PHED	Public Health Engineering Department
PRI	Panchayati Raj Institutes
SBCC	Social and Behaviour Change Communication
SHG	Self-Help Groups
TA	Target Audience
TG	Target Group
TM	Target Market
USAID	United States Agency for International Development
UT	Union Territories
VAP	Village Action Plan
VWSC	Village Water and Sanitation Committee

SECTION 01:
OVERVIEW

Overview

1.1   KEY OBJECTIVES OF NJJM

Launched in 2019 by the Hon'ble Prime Minister of India, the National Jal Jeevan Mission (NJJM) is a scheme that focuses on:

- Building a water-secure India by providing a functional household tap connection (FHTC) to every rural household by 2024.

- Moving vital social indicators such as - reducing drudgery for women (in fetching water), reducing adolescent girls' dropout rates at school, increasing access to quality water resources, and reducing outbreaks of waterborne diseases.

- Creating a people's movement to manage water resources and initiating behaviours that promote sustainable water use and optimal greywater management.

In summary, the program outcomes focus on four strategic areas – **impact on women, quality of water, improving community participation in water management, and sustainability**. These four critical thematic outcome areas ideally will become the canvas for all communication strategies made for the Jal Jeevan Mission, aiming to achieve and sustain these outcomes through different communication approaches.

1.2   NEED FOR COMMUNICATION GUIDELINES

Social and Behaviour Change Communication (SBCC, or BCC for short) is an interactive process that uses innovative communication techniques to nudge individuals into desired behavioural actions. SBCC is a critical component for any kind of policy or development communication, since good SBCC enhances uptake of desirable and progress practices, uptake of public welfare schemes, maintenance of scheme-related infrastructure and adherence to citizen responsibilities within and outside the scheme. SBCC is user-centred, it takes cognizance of various individual and social traits which influence an individual's actions.

Given that JJM engages with the entire community, it is vital to remember that multiple, interconnected groups interact at different points of the JJM ecosystem.

This multifaceted network makes it essential for any JJM-related communication, strategy or material to focus on identifying the key target group it influences, while being mindful of varying motivations and mediums of interaction.

Hence, a set of suggested Social and Behaviour Change Communication (SBCC) guidelines within JJM can help the programme in the following ways:

1. Identify key audiences within NJJM and understand their existing knowledge, attitudes and perceptions towards NJJM.

2. Develop user-friendly IEC materials to drive sustainable behaviour change based on collective insights.

3. Drive awareness and educate the target audience about NJJM by disseminating accurate information about the scheme, participation, and responsibilities.

4. Increase motivation of target audience to take up citizen-side responsibilities and behaviours which are critical for the success and sustainability of JJM.

1.3   USER GUIDE

This guidebook has been created as a suggested resource for all stakeholders engaged in developing communication strategies and IEC materials for JJM.

The guidebook has sourced best practices, resources and exercise templates for JJM. Any state or district official, institutions (VWSCs, Paani Samitis, gram panchayats), community mobilisers or Implementation Support Agencies (ISAs) looking for ideas on developing regional communication on JJM can use this guidebook as a handy resource.

Information and education can help build awareness, while communication strategies can help nudge individuals towards sustained behaviour change. This guidebook can be a helpful tool in thus developing an effective IEC or communication strategy for the user.

The user is encouraged to develop an understanding of the target audience and target groups within JJM using sections two and three, where they are also guided on the different strategies to segment the target groups.

Once a precise mapping of the target groups is complete, the user should understand the when (timeline-specific messaging), where (platforms for messaging, what (desired call to action) and how (type of implementation strategy) of the communication plan. Samples for the when, where, what and how are given in sections four, five and six respectively.

Sections seven and eight explain the MAO (motivation, ability and opportunity) framework and how to apply it to a target group while designing a communication plan.

The last section contains insights on behaviours, motivations and issues of derailment (why individuals may not perform desired actions), along with suggested guidelines on the messaging for creating effective communication plans for JJM.

The user is also encouraged to use the worksheet in the appendix to develop their own communication plans for JJM, using their local and context-specific insights.

SECTION 02:
TARGET MARKET

Target market

The Target Market (TM) is the universal set of people mentioned in the NJJM guidelines as the scheme recipients.

It can also be defined as the entire, universal set of people for whom the communication will be developed or who you believe should be touched by the communication strategy at any point.

Within the TM, several subsets, such as the target audience, target groups, beneficiaries and agents, will exist. This section will help us understand the difference between the manifold terms while helping us structure and categorise diverse individuals into subgroups.

While JJM engages the entire community, one of the critical outcomes or indicators of the programme is to make water accessible and convenient - with the vision to reduce women's labour in fetching potable water. Though this suggests that women are the key beneficiaries of JJM and hence the likely target for all JJM communication plans, it is important to remember that **the benefits of an FHTC will percolate to all members of the household.**

It is interesting to note that each member of the household acts as a separate agent with motivations, decision-making ability regarding having an FHTC, and its subsequent use within the household. For instance, if a male member of the family is the primary financial decision-maker, he may be disinclined to use or get an FHTC within the home due to status quo bias - i.e, the tendency to favour maintaining the current state of affairs rather than changing it. A female member, however, may feel differently. Nevertheless, when a tap connection is installed, both the male and female members enjoy the benefits of the convenience of having a tap connection.

For this reason, it is crucial to stratify and segment audience categories in JJM - as opposed to clubbing all types of users under a generic "community" unit.

For this reason, it is crucial to stratify and segment categories in NJJM over generic clubbing as a singular unit, the 'community'.

A first step to segmenting is a breakdown of the NJJM ecosystem into two categories, simply based on the need for NJJM:

- **The demand-side market:** Everyone who demands piped or tap water connection, including but not limited to all agents who also indirectly benefit and thus create a demand for JJM (ex: communities, families, men, women, children, institutions such as schools, offices).

- **The supply-side market:** All agents are tasked with providing tap water to any demand-side agent. They include infrastructure builders, service providers and administrative or institutional facilitators of the scheme.

Communication plans developed under JJM should not be limited to only households or communities but should also target supply side agents who are relevant to the delivery of the program (such as the gram panchayat, Paani Samitis, PHED officials, engineers, and community mobilisers).

Thus, categorisation of the two target markets can be done as follows:

| Demand-side agents	Supply-side agents
HOUSEHOLDS AND COMMUNITIES	INSTITUTIONS
• Women • Children • Male family members	• PRIs – gram panchayats, Paani Samitis, etc. • Engineers, PHED officials, etc.
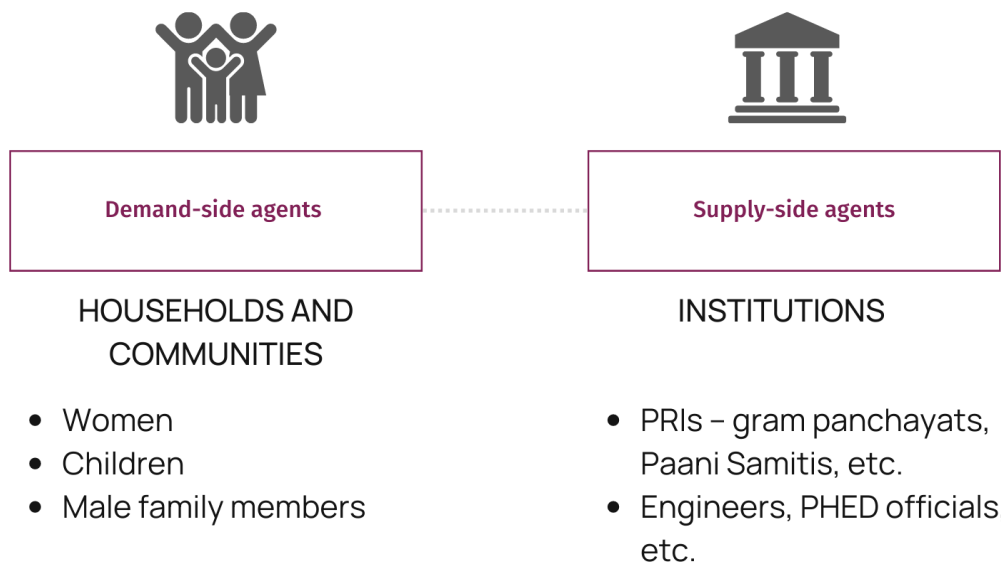
Figure 2.1: The two target markets in NJJM, the various target audiences, and sub-groups within each.

SECTION 03:
TARGET GROUPS

Target groups

3.1 TARGET MARKETS (TM) VS TARGET AUDIENCE (TA) VS TARGET GROUP (TG)

While we have understood what a target market is, it is equally important to understand what its subsets - the target audience and the target group - mean.

The target audience (TA) can be described as the broadest group of people who are most likely to want or need a communication solution. It can also be defined as a vast collection of all those individuals for whom the behaviour change strategy is being designed. Because of the breadth of the target audience, the communication plans may be broader and not specific.

Moreover, since no two subsets within a target audience may be the same, further segmentation into sub-groups known as Target Groups is needed.

Target Groups (TG) can be described as one (or more) of the specified groups within a target audience. The target audience has target groups within it and can thus have messaging which is specifically tailored to them.

For instance, the target market could be women. The target audience, however, could be the entire subset of women in the age group of 10-80 years, while your target groups would be smaller subsets based on age, such as adolescent girls, young women, mothers, grandmothers, etc.

The distinction becomes important for 2 reasons:

- **While broader messaging directed at an audience is likely to resonate with all sub-groups, the interaction platform could be different for each sub-groups.**

  - For instance, IEC material targeting menstrual hygiene could pertain to women (a broad audience). Still, it will have to be displayed on separate platforms to cater for where the different sub-groups interact (such as schools for adolescent girls, SHG meetings or offices for working mothers, etc.).

- **While the target audience could be more or less consistent over time, the sub-groups could change.**
  - For instance, a broad audience under JJM is institutional, supply-side agents. However, the key sub-groups (PHED officials, Paani Samitis) could change over time depending on the project's stage (ex: PHED is critical during implementation and Paani Samiti is critical post-implementation).

Thus, a clear understanding of target markets, audiences, and groups is essential. The following section provides information on creating our target groups once the target market and audience are defined.

3.2   HOW TO SEGMENT THE TG

According to USAID guidelines, any market (or audience) can be segmented into smaller subsets (target groups) based on one or more of the following methods:

3.2.1   Based on demographics

A target audience can be divided based on general demographic indicators such as age, gender, education, marital status, income, geography, etc. You can tailor the group categories as best suited to your local context (and messaging) by using other demographic indicators, as well.

The idea is to use demographic indicators for segmentation into target groups. For instance, if women are the target audience, we can segment them into target groups based on their age groups. So, women in the age groups 18-25 would be our first target group, 25-35 would be our second target group, and so on.

We can also create target groups based on intersectionality, for example, women in the age group of 18-30 who are employed as our first target group, women in the age group of 18-30 who are homemakers as our second target group, and so on.

Here are some potential ideas for creating target groups based on demographics:

Gender	• Female • Male • Other
Age	• Below 18 • 18 - 25 • 25 - 35 • 35 - 50 • Above 50 years
Education	• Didn't finish schooling • 10th pass • 12th pass • College pass
Marital status	• Married • Unmarried • Separated / Divorced / Widowed
Geography	• City • Town • Village • Sub-village (toli, mohalla)
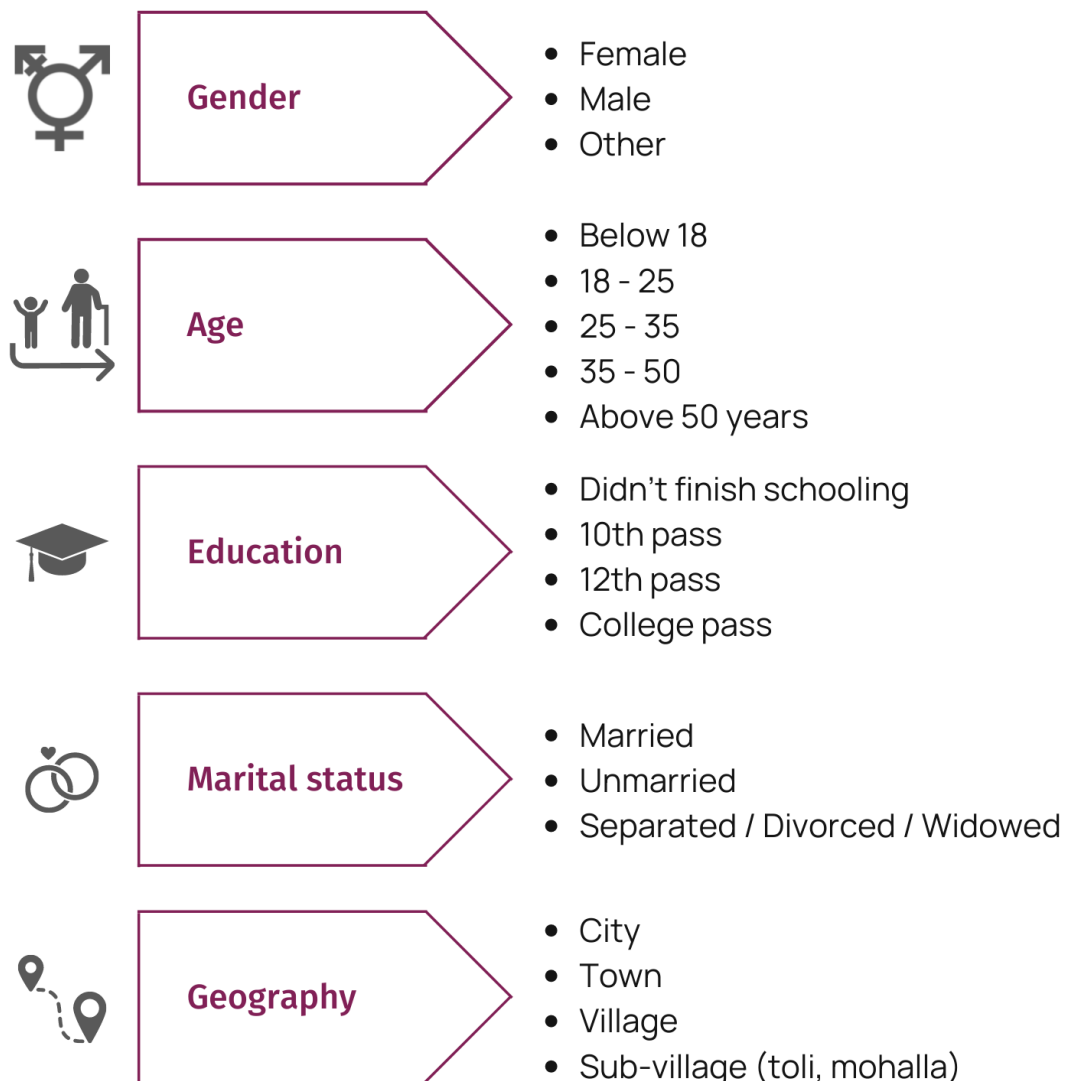
Figure 3.1: Different demographic indicators which can be used to segment the target audience

3.2.2 Based on psychographics

Psychographic characteristics can be another helpful segmentation mechanism that can help us divide the population or target audience into different personas. This division can be based on psychographics such as how they think about the product, value the product or social norms.

Some psychographic indicators that could be helpful are listed here:

1. **Personalities:** Characteristic traits that individuals exhibit over time.

2. **Lifestyles:** Individual's self-perception, daily activities, and hobbies.

3. **Social status:** Income or social group that an individual believes they belong to.

4. **Attitudes, Interests, Opinions (AIO):** How an individual thinks.

5. **Beliefs and Values (BV):** What an individual believes to be true.
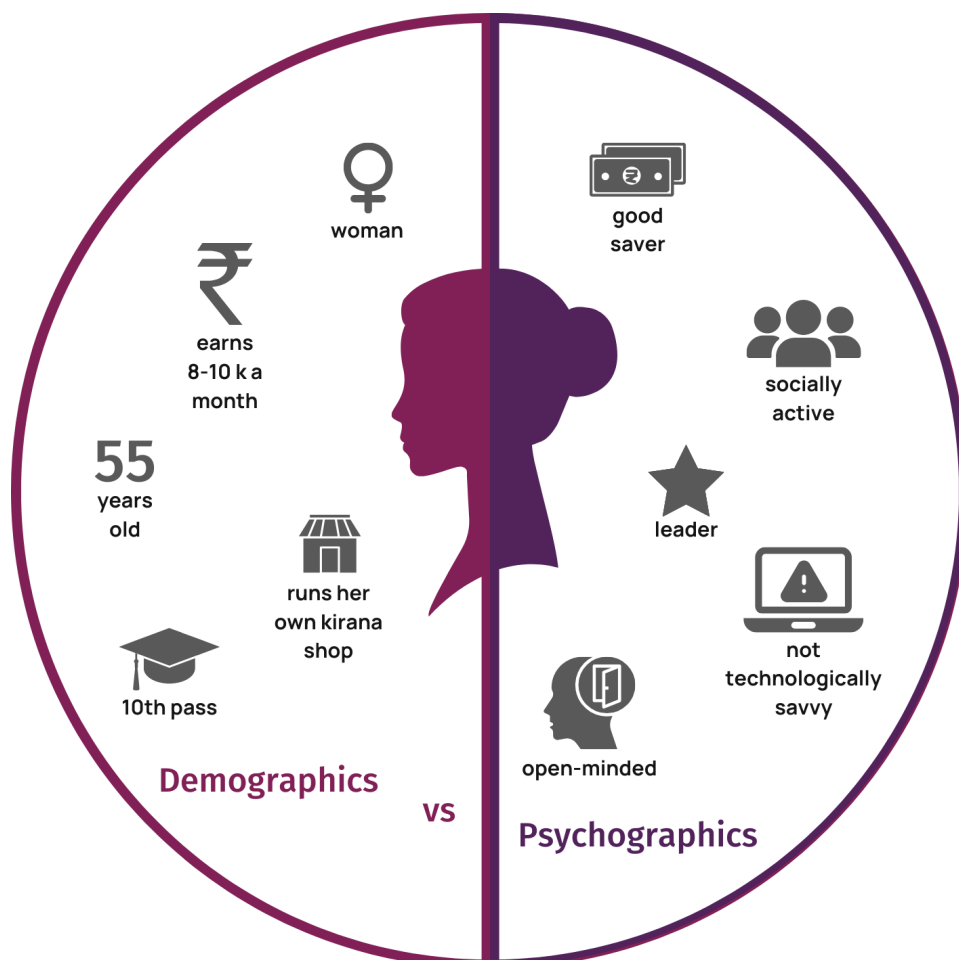
Figure 3.2: Different demographic and psychographic indicators for a sample individual

3.3 WHO IS THE NJJM TG

For our analysis, we divided the target audience based on their demographics (gender, occupation and role in JJM).

A list of the specific narrowed-down target groups is provided in the section on developing an implementation plan, along with suggestions for tailor-made messaging and strategies. The steps to arriving at the NJJM Target Groups have been explained below.

Step 1
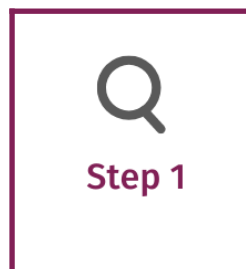
Identify

Identify the universe of the people or Target Market (TM)

- In this step, we identified two broad segments or markets (demand-side and supply-side).
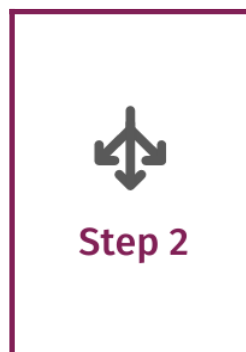
Step 2

Divide

Divide the TM into a Target Audience (TA)

- In step 2, we further divide the two markets/segments into audiences based on three demographic indicators - Gender, Occupation or Role in NJJM (e.g., Men, Women, Engineers, PRIs, etc.)

Step 3
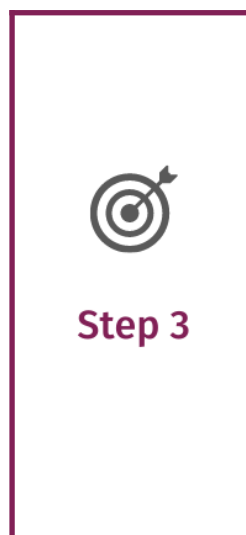
Pinpoint

Pinpoint/Narrow down to the final level, Target Group (TG)

- Finally, narrowing down can be done by looking more keenly at the earlier identified audience's roles within NJJM.

- For instance, women can be further broken down into SHG members, Anganwadi workers, female members within the HH, etc.

- Thus, our target groups will be female members within the HH, Anganwadi workers, etc.

SECTION 04:

WHEN: IDENTIFYING IDEAL TIME FOR COMMUNICATION

When: Identifying ideal time for communication

NJJM as a program has different stages of involvement through its lifecycle, which necessitates additional messaging at each stage.

Pre-implementation

ACTIVITY

Developing intent and communicating with institutions

AGENTS INVOLVED

GP, Households

During implementation

ACTIVITY

Creating water infrastructure and assets

AGENTS INVOLVED

GP, Administrative agents

Post-implementation

ACTIVITY

Behaviours after installation of a tap water connection

AGENTS INVOLVED
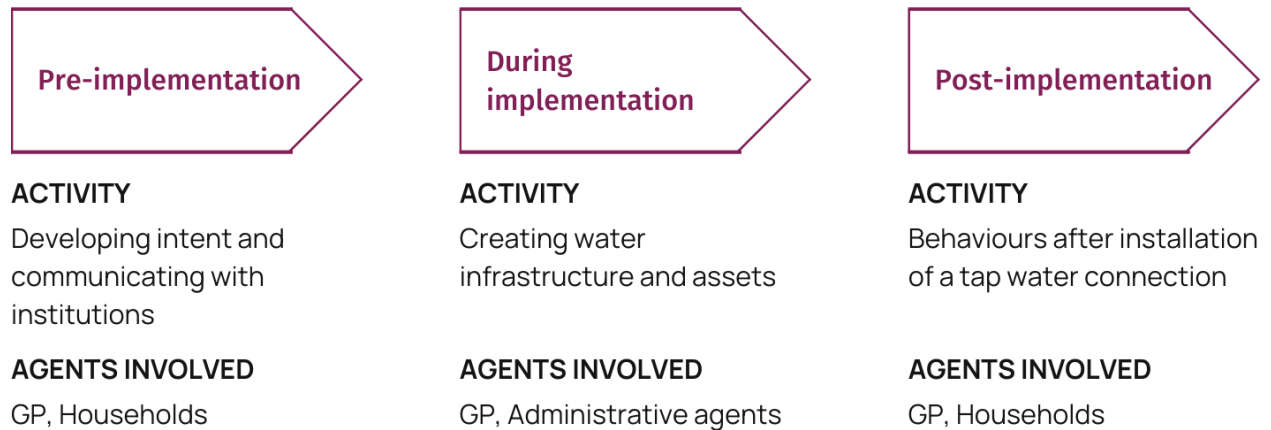
GP, Households

Figure 4.1: The different stages of NJJM (pre, during and post) and the actors involved in each stage.

This section provides information on the different stages of getting a Functional Households Tap Connection (FHTC) under JJM (pre-implementation, during-implementation, post-implementation), with suggestions for messaging that the user of this guidebook can incorporate while building their communication plan

STAGE 1 **Pre-implementation**

STAGE

The pre-implementation stage is the first phase of NJJM, where an understanding of the scheme is given to the community, village action plans are drawn, and the community mobilises to get taps installed.

IDEAL BEHAVIOURS

- There is consensus in the community, with a clear understanding of NJJM and its benefits.
- The community comes together to participate in the planning stage.
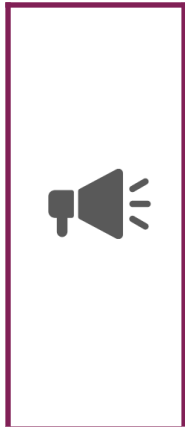
SUGGESTED MESSAGING

- At the pre-implementation stage (taps are yet to be installed), the behaviour change messaging may focus on the benefits of quality water from taps, the importance of shramdaan, and improving scheme buy-in.
- Messaging can use tools or statistics on how many nearby villages have got NJJM, user testimonials, steps to receive a tap connection, or process to develop a VAP.
- This stage **should not focus** on the monetary or sustainability aspects of JJM yet, as messaging of this nature can reduce people's optimism toward the scheme.
- The messaging in this stage should also focus on the difference between JJM and other earlier schemes, and highlighting that JJM has improved from predecessors.

IDEAS FOR CREATIVES

- Benefits of tap water from NJJM tap: quality water, convenience at your doorstep
- Community participation: shramdaan

STAGE

IDEAL BEHAVIOURS

SUGGESTED MESSAGING

IDEAS FOR CREATIVES

STAGE 2 **During implementation**

In the during-implementation stage, several administrative and supply-side agents are actively involved in creating the NJJM infrastructure.

- Active collaboration between supply and demand agents
- Community monitoring the progress of NJJM in the village
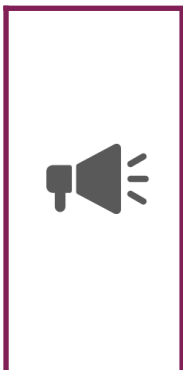
- The messaging in this stage should focus on creating an understanding of the system - NJJM processes, encourage obtaining information on Paani Samiti, institutions, holding the right people accountable, etc.
- Additionally, this is a sound stage that involves the supply-side agents (PHED officers, engineers, PRIs) the most and can be used to recognise and reward their efforts socially, and thus incentivising good performance by supply side agents.

- Awareness of NJJM: Who from your village is in the Paani Samiti?
- Seek information from your local Paani Samiti, gram panchayat on how NJJM works
- Focus on the process map (how to get an FHTC)
- Social recognition and rewards for individuals responsible for bringing NJJM to the area.
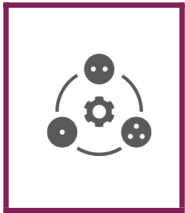
STAGE	**STAGE 3** **Post-implementation** The post-implementation stage is the last phase of NJJM. In this stage, taps are handed over to the community. The community increases their efforts to maintain the infrastructure and manage water resources in a sustainable manner.
IDEAL BEHAVIOURS	• Managing water resources • Grey water reuse • Maintaining NJJM infrastructure • Paying recurring charges timely
SUGGESTED MESSAGING	• At this stage, users are the primary audience for JJM. The IEC materials should now focus on water sustainability, reusing grey water, conservation, etc. and ensuring that sustainability is anchored within the minds of the community.
IDEAS FOR CREATIVES	• Sustainability • Water conservation • Importance of reusing and storing grey water
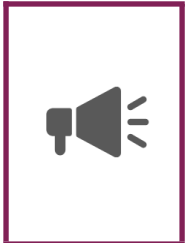
SECTION 05:

WHERE: IDENTIFYING PLATFORMS AND LOCATIONS FOR COMMUNICATION

Where: Identifying platforms and locations for communication

Different target groups interact in different spaces. Messaging should be positioned where they are most expected to interact.

For instance, if the audience for the IEC material is children, placing that specific communication material in schools or Anganwadi centres is likely to have a better impact as we are directly reaching the target groups with age-appropriate messaging. This can be achieved on school walls, playgrounds, etc., such as the IEC material below, which talks about the importance of water-appropriate behaviours (such as washing hands, etc.) placed on the boundary wall of a school.

Image 5.1: IEC material on safe practices around water usage displayed on the walls of a school in Lilvav, Gujarat.

Similarly, suppose the IEC is directed towards women (or women groups). In that case, placing it at SHG member meeting spots or other places where women

congregate (such as local water bodies like wells, handpumps, etc.) will be most effective.

If it is for the entire community, broadcasting it through mass media or placing it again at a specific spot where everyone interacts or is present - e.g. markets, temples, panchayat offices, village square, etc. will be most effective.

For instance, the creative below is a reminder to pay the monthly water bill. Since it is a *generic message* addressed to all adult members of the village, it is painted on the wall of the panchayat office in the village square - which works as a regular reminder and call to action for everyone, highlighting payment-related responsibilities.

Image 5.2: Poster encouraging the community to pay water bills on time is displayed on the walls of the gram panchayat office (Jalvadhar, Gujarat).

SECTION 06:
WHAT: SELECTING TARGET BEHAVIOURS

What: Selecting target behaviours

An essential aspect of developing any communication plan/material is to define the action it wants to drive. For instance, Swachh Bharat Mission - Gramin (SBM-G) focussed on increasing the adoption and use of toilets and reducing open defecation. Communication messaging needs to be clear in what individuals are expected to do.

Any focus area within JJM will have multiple desired actions under it; for instance - a communications campaign which seeks to improve adoption of greywater management in households can drive any of the following actions - building soak pits, collecting used water, using greywater for non-potable purposes, discuss uses of greywater in community or household, etc.

A simple framework which can be used to identify a key target behaviour from a pool of options is the ILSM framework detailed below;

1. **Impact**: The impact that a particular behaviour will have on the desired outcome. For example, if the desired outcome is to improve grey water management, building of soak pits in each household will have a larger impact than utilising used water to maintain a kitchen garden.

2. **Likelihood** (of change): The likelihood that a particular behaviour will be taken up or changed solely with communications. For instance; it will be difficult to change behaviours with great social and religious significance OR behaviours which require a large investment of capital/infrastructure creation with only communications.

3. **Spillover effects**: The likelihood that uptake of target behaviour will have ripple effects resulting in uptake of other positive behaviours also. For instance, encouraging individuals to ensure that household taps are closed firmly to avoid water wastage is likely to result in people also ensuring public/community taps are closed after use, monitor wastage of water from open or leaking taps, and discourage children from leaving taps open to play in the flowing water.

4. **Measurability**: The possibility that the performance of the target behaviour can be measured objectively and easily. This will ease the process of evaluation of SBCC, if the user is interested in assessing the impact of their campaign. For example; uptake of JJM scheme by household OR building of soak pit is an easily and objectively measurable action, as opposed to

maintaining hygiene of drinking water in household or use of greywater for non-potable uses for which the evaluation will rely on self-reported data.

These four criteria can be used to select 1-2 target behaviours for a target group or audience from a set of options existing under the desired outcome.

The target behaviour will also be different for different target groups within JJM. A list of target behaviours through the lifecycle of JJM has been included in the appendix.

SECTION 07:

EXPLORING THE MAO FRAMEWORK

Exploring the MAO framework

Once the target behaviours (or desired actions) have been identified, the next step is identifying barriers and levers that disallow (or allow) individuals to perform those actions. This can be done by drawing on the motivation, ability and opportunity framework (M-A-O). In this section, we define what each element in MAO means and provide an example of applying the MAO framework to JJM.

Motivation	Ability	Opportunity
An inner state of being that intrinsically moves a person to action.	The extent to which a person has the resources to make something happen.	The set of physical and social circumstances (or time) that makes it possible for a person to undertake an action.
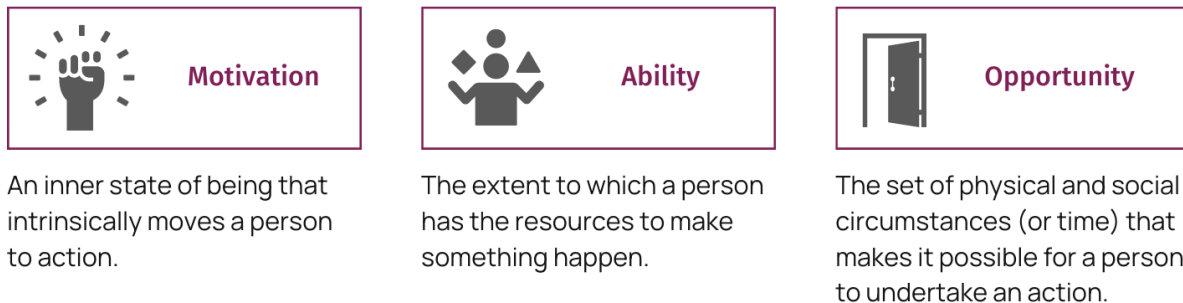
Figure 7.1: The Motivation - Ability - Opportunity (MAO) framework

Motivation is an inner state of being that intrinsically moves a person to action. For instance, a woman living in a region with poor water quality will be intrinsically motivated to find ways to filter and purify water, as she cares about the health of herself and her family.

Ability refers to the extent to which a person has the resources to make something happen. Several factors could affect one's ability to act in the desired behaviour, such as financial constraints, cognitive and emotional capabilities, physical resources, and cultural and social constraints.

Continuing with our example above, the female household member may want to buy a small filter at home that can help catch sediments or treat hard water she gets from the nearby well or standpost. However, her ability to do so may be affected if the financial head of the household (perhaps a male member) refuses to incur the expenditure (he may not understand the need or finds the process too complex). Her *motivation* to purify water (desired behaviour) is thus affected by her *ability* to do so.

Opportunity refers to the set of physical and social circumstances (or time) that makes it possible for a person to undertake an action. One example of a social opportunity can be seen when the head of a household holds the social

power to nudge family members towards participating in JJM. An example of a physical opportunity is ensuring a regular meeting forum where community members can meet their Paani Samiti (or panchayat) and raise concerns.

Thus, mapping the motivation, abilities, and opportunities of members of a target audience can help develop the communication messaging and choose the appropriate SBCC strategy to help move people to the desired action, as elaborated in the next section.

SECTION 08:
HOW: SELECTING YOUR STRATEGY

How: Selecting your strategy

So far, in developing Social and Behaviour Change Communication (SBCC) plans, we have successfully identified the Target Groups, the where, when (timing) and what (target behaviour or desired action) of behaviour change, and relevant motivations, attitudes and opportunities (MAOs).

The choice of the strategy of implementation is a critical next step.

The following list lays down three SBCC strategies, with specifics of when they should be used (and the pros-cons of each):
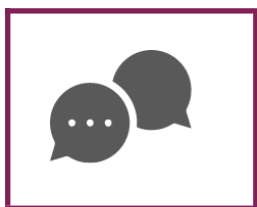
STRATEGY 1 **Interpersonal communication (IPC) / Peer communication**

- **What:** Interpersonal and peer communication is based on one-to-one communication. This could be peer-to-peer, religious leader to the community, parent-to-child, etc.

- **When to use:** For changing knowledge, attitude, beliefs and practices of specific target groups or reaching highly stigmatised or conservative groups.

- **How to use:** Tools such as testimonials from satisfied users, mass media (social, digital) and broadcast media (print, radio).

- **Pros:** Effective in changing attitudes toward complex users or sticky behaviours.

- **Cons:** Can be expensive, both in terms of time invested and cost.

STRATEGY 2 **Advocacy**

- **What:** Advocacy involves using political, social, and individual resources and leaders to get a commitment for social and policy change.

- **When to use:** If faced with implementation barriers, or when changing laws and regulations is a necessity for behaviour change.

- **How to use:** It involves using tools such as the ASK approach (activate leaders, share action, know the context) in creating a more enabling environment.

- **Pros:** Powerful strategy that can remove several barriers at once.

- **Cons:** Usually drawn over a very-long term time horizon.

STRATEGY 3 **Community mobilisation**

- **What:** Community mobilisation is the process of bringing together as many stakeholders as possible to raise people's awareness of and demand for a particular programme (NCBI).

- **When to use:** Making communities self-reliant, building consensus.

- **How to use:** Tools such as grass-root movements, meetings, marches, street plays, public debates, etc.

- **Pros:** Local ownership, sustainability.

- **Cons:** Difficulty in bringing different (or heterogeneous) groups together initially.

One or more strategies can be used, perhaps even a combination. The aim of the message and type of content can be used to determine the most impactful mode of delivery and hence, the choice of strategy.

SECTION 09:
IMPLEMENTATION MATRIX

Implementation matrix: Desired actions, TG, motivations, messaging, etc.

Once the target groups are identified, MAOs are mapped and a preliminary idea of the kind of messaging required is developed, for finalising the choice of SBCC strategy it is essential to tie all elements together to develop the communication plan or strategy. One way of doing so is using an implementation matrix as described below to develop a plan for each of the target groups.

The implementation matrices described below are for two segments in JJM as defined previously - the demand side agents (table - 9.1) and the supply side agents (table - 9.2). For each of these segments, target audiences (e.g. women) and target groups (e.g. SHG members, household women, etc.) have been identified. The next step is using the MAO framework to develop an understanding of their (target groups') motivations and abilities to participate in JJM.

The third step is to develop messaging based on their MAOs, using them as a lever for behaviour change. The fourth and final step is selecting an SBCC strategy that will be most effective, given their context, to get the message across.

The reader is encouraged to use the implementation matrix worksheet in the appendix to develop their own communication plan. The tables below are suggested references with sample messaging ideas to understand how to develop a communication implementation plan.

TABLE 9.1: TARGET MARKET (DEMAND SIDE AGENTS)

TARGET AUDIENCE	TARGET GROUP	TARGET BEHAVIOUR	MAO (MOTIVATION, ABILITY & OPPORTUNITY)	EXAMPLE OF MESSAGING	TYPE OF STRATEGY	SUGGESTED PLATFORM FOR USE
Women	SHGs AW, AWW, Teachers, HHs	Take up JJM scheme for your household	**M:** Saving time spent collecting and purifying water from other sources outside the house.	**1:** Pictures of long queues of women fetching water at wells or standposts.	Interpersonal communication	TVs, print media, murals at SHG and AW centres, social media, etc.
			A: Securing buy-in from other family members.	**2:** A short film/poster of a mother-in-law telling her son to get a tap connection at home, so that the daughter-in-law doesn't have to face the same drudgery in fetching water that she did.		
			O: Leveraging family members' desire for health and hygiene in the household.			

TARGET AUDIENCE	TARGET GROUP	TARGET BEHAVIOUR	MAO (MOTIVATION, ABILITY & OPPORTUNITY)	EXAMPLE OF MESSAGING	TYPE OF STRATEGY	SUGGESTED PLATFORM FOR USE
Men	NREGA workers, Farmer groups, HHs	Take up JJM scheme for your household	**M:** Saving health costs due to diseases caused by unclean water/ fuel costs incurred to boil water.	**1:** Messaging comparing the minor NJJM tariff as opposed to the sum of costs incurred due to no supplied water (health, time, fuel, etc.).	Interpersonal communication	Village chowk, places of worship, sites where people work.
			A: Budgeting a water tariff in monthly household costs.	**2:** A local man socialising with his male friends and telling them how his children and family are at their happiest and healthiest for a small fee.		
			O: Educating other men in the village on scheme benefits (monetary and non-monetary).			

TARGET AUDIENCE	TARGET GROUP	TARGET BEHAVIOUR	MAO (MOTIVATION, ABILITY & OPPORTUNITY)	EXAMPLE OF MESSAGING	TYPE OF STRATEGY	SUGGESTED PLATFORM FOR USE
Children	NCC cadets, School children	Take up JJM scheme for your household (by persuading parents)	**M:** Having a positive contribution to the health and education of their households.	**1:** Street plays by children on the importance of conserving water.	Interpersonal communication, advocacy, etc.	Peer-to-peer communication, posters, etc.
			A: Spreading education received in school to family members.	**2:** Images of clean water from taps, happy households, etc. being displayed on school walls and classrooms that reinforce the positives of NJJM.		
			O: Engaging with peers and teachers in school about any queries and concerns on water.	**3:** OR long queues of mothers/women standing in lines to fetch water, which motivate children to go home and advocate the adoption of NJJM as well as conservation.		

TABLE 9.2: TARGET MARKET (SUPPLY SIDE AGENTS)

TARGET AUDIENCE	TARGET GROUP	TARGET BEHAVIOUR	MAO (MOTIVATION, ABILITY & OPPORTUNITY)	EXAMPLE OF MESSAGING	TYPE OF STRATEGY	SUGGESTED PLATFORM FOR USE
PRIs	GP, PS, Community Mobilisers, Pradhan	Initiate the process of taking up JJM for your entire village	**M:** Securing a positive reputation in the community.	**1:** Messaging focused on the number of GPs around the country that have proven themselves as legendary leaders by facilitating water supply in their communities.	Advocacy, interpersonal communication, and community mobilisation.	Murals or posters in Panchayat Bhavans, social media, broadcast media, and village chowks.
			A: Initiating work on NJJM in the village and ensuring good quality of work.			
			O: Nudging capable/interested members of the community to create and actively participate in the village's Paani Samiti.	**2:** Messaging briefly and attractively detailing the easy steps to be taken under NJJM for the large task of water supply.		

TARGET AUDIENCE	TARGET GROUP	TARGET BEHAVIOUR	MAO (MOTIVATION, ABILITY & OPPORTUNITY)	EXAMPLE OF MESSAGING	TYPE OF STRATEGY	SUGGESTED PLATFORM FOR USE
PHEDs	Engineers, Municipality workers	Ensure creation of high quality JJM assets	**M:** Establishing their professional prowess/Securing credibility within their department.	**1:** Rewards campaign where PHED officers submit photos of themselves after completing infrastructure work and receive appreciation videos from famous politicians or celebrities.	Advocacy and community mobilisation.	Murals or posters on PHED Offices, Panchayat Bhavans, Social media, and broadcast media.
			A: Planning and creation of high-quality and well-planned water supply infrastructure.	**2:** Messaging focused on the implementation of community evaluation of NJJM infrastructure, and subsequent questioning of relevant PHED officials.		
			O: Holding agents professionally responsible for the quality of work.			

SECTION 10:

BEHAVIOURS AND MOTIVATIONS

Behaviours and motivations

10.1 Understanding behavioural barriers

Through qualitative field interviews, anecdotal evidence, extensive stakeholder consultations with administrative and non-administrative personnel, and field insights on people's interactions with JJM, interesting motivations emerge for different target groups (several of which can be found in the JJM Behavioural Diagnostic Report). Key among these are people's perceptions towards JJM, the quality and service of water, and the infrastructure created under the scheme.

Historically, water has been viewed as a free resource, with people using and collecting water for domestic consumption either through natural water bodies (rivers, ponds) or community-created infrastructures (wells, handpumps, check-dams, etc.). In terms of asset costs, in systems with communal sharing of water from piped resources (such as stand pumps) all maintenance-related costs were distributed communally, however there is no payment for water per se. This belief could create a sentiment amongst individuals participating within JJM that while it is convenient to have a tap connection, water is a free resource that should not be paid for.

Additionally, a history of interactions with local institutions that may not have met people's expectations on other programmes makes people wary of interacting with the same agents again on NJJM. For instance, if some community members felt that the sarpanch/panchayat members had failed to deliver on the XYZ program, they distrust interacting with the same people again. This can be resolved by ensuring that IEC creatives that are created focus on distinguishing NJJM from other schemes while also removing information asymmetries through broadcasting all costs and associated information on NJJM.

Lastly, the creator-owner dichotomy can affect issues on the uptake of the programme. Individuals' perceptions towards ownership (and subsequent maintenance) of the tap can significantly reduce, as very often the individuals view the tap as a government-created asset, hence pinning subsequent maintenance of the asset (and participation in maintaining assets) as a government-led activity. This compounds the problem further as it affects building consensus for views on sustainability, water conservation, greywater management and reuse practices - as most individuals may export the onus of community-led water management of resources on someone else.

On the other hand, the supply-side service providers such as PHED engineers, gram panchayats, Paani Samitis, etc., may view the asset as created and handed over to the household, thus completing their engagement with the programme. Moreover, through anecdotal evidence from interviews with supply-side providers, people's understanding of the programme and clarity on pathways of engagement, maintenance accountability, repairs and pathways of community participation is low, often holding the wrong agents accountable for different tasks. Hence effective communication strategies also need to focus on communicating the engagement pathways.

Interestingly, on levers that motivate individuals to take up the program, the quality of water and the convenience provided by the service has been observed to be key motivators. Any communication that repeatedly focuses on the quality aspect of both water and service delivery reinforces the idea of paying for a premium service. And hence, the subsequent uptake, maintenance and participation aspects improve. Increasing the value proposition of quality water through effective communication strategies also helps naturally propel the conservation and sustainability of water resources, as individuals are more likely to conserve what they value.

In summary, a clear understanding of the program, roles and responsibilities, and engagement pathways need to be communicated effectively.

SECTION 11:

SUGGESTED GUIDELINES FOR NJJM

Suggested guidelines for NJJM

ELEMENTS FOR CREATING A COMMUNICATION PLAN

This section contains suggested guidelines for developing the messaging content of NJJM communications. While this is not an exhaustive list of all guidelines (design, branding, etc.), it is a suggested framework for content elements, some of which the user can utilise while ideating on NJJM communication.

11.1   From functionality and convenience to premium

Communication plans should focus on effectively using language that highlights the **service aspect** of NJJM.

As mentioned in the JJM Diagnostic Report, asset ownership and subsequent maintenance of the FHTC can be a behavioural barrier in some areas (due to the creator-owner dichotomy). Currently, communication focuses on functionality and convenience. The barrier here is that functionality may feel like a basic user experience.

However, shifting the communication to promote the perception of JJM as a more premium service can enable better ownership of the assets. Individuals are likely to maintain and preserve that which is valuable.

Functionality may feel like an essential user experience; convenience may indicate a slightly better experience (which may peter down once habits are formed). However, *quality service* **indicates a premium experience, something that perhaps improves one's status and health**. This can improve engagement pathways and ownership by enabling piped water through a tap to be viewed as a service being provided (rather than simply as an asset installed).

Additionally, viewing piped water received from a tap as a service offering can increase the value proposition for the programme (and make conservation a natural next step).

11.2 Consistent, clear, and time-sensitive

11.2.1 Consistency and clarity

Communication plans developed under NJJM may focus on clearly elaborating the end-users for engagement, ensuring clarity in the roles and responsibilities of individuals.

For instance, in a field survey done in Jharkhand, some Jal Saiyans (female cadre appointed to collect monthly tariffs in some states) provided feedback that communication material which explained the roles and responsibilities of different agents would be helpful. Usually, people reach out to them for maintenance queries. In contrast, the right person to connect for maintenance-related issues is the O&M operator appointed in the village (a clarity which they often have to explain to the villagers as they are only collectors of the tariff). In other instances, people are unaware of updates from the Paani Samiti meetings and rely on information from social interactions in their local networks on whom to speak with regarding specificities on NJJM.

11.2.2 Time sensitivity

The information on the pathways and touchpoints for engagement also needs to be conveyed promptly to the beneficiaries, ensuring that individuals receive the information they need to make decisions that improve their engagement not just at a particular stage of NJJM but the entire lifecycle of NJJM. Regular communication may also improve the service delivery aspect of NJJM by reducing information asymmetries, keeping citizens informed and building trust.

For instance, while the pre-implementation stage communication strategies may focus on developing a clear understanding of roles and processes among beneficiaries, by contrast, the post-implementation strategies may focus on sustainability, water management, and improving existing knowledge of the programme.

11.3 Moving from generic to gender-specific messaging

Given the multiplicity of target audiences and their differing motivations – JJM communication strategies need to communicate whom it is speaking to and what the expectations are from them. For instance:

1. Male members of the family, who may be primary financial decision-makers in the household, may attach a different value to a tap connection than the female members of the household. The latter may be the primary water users. In this case, **IEC targeting men may focus on the collective benefits** of using a tap connection for the entire household (such as a healthy household and disease-free surroundings), improved status (premium water at the doorstep), and paying for the service delivery aspect of receiving an FHTC.

2. On the other hand, IEC material for women (the likely water-budgeting heads of the household) may focus on improving judicious water consumption within the households. Both negative reinforcements, such as highlighting the scarcity of water resources and the impact on the surrounding water table, or positive reinforcements, such as focusing on the benefits of good quality water, can be impactful. What remains key to the entire messaging strategy is using gender-specific messaging that addresses a TG directly and is a **clear call to action for them.**

3. Similarly, IEC material for supply-side providers such as Jal Saiyan's, Paani Samiti members, GPs or PHED officials should be messaged and platformed differently from households, as their motivations and abilities are vastly different. For instance, socially recognising and rewarding their efforts in improving the status of NJJM in their local geographies can be an effective strategy in changing behaviour, as social recognition is known to improve service delivery.

11.4 Essential opt-in: Create an understanding of risk

NJJM can try to communicate an essential opt-in, which means developing a form of behaviour change messaging that makes community participation in water management and sustainability practices essential (and urgent) for all members of society.

While community participation is necessary throughout the lifecycle of NJJM, it becomes imperative in the post-implementation phase to ensure that there is water available for everyone and that the programme keeps running.

Behaviour-change messaging and techniques that have aimed to communicate essential opt-ins have focussed on triggers that activate a person's emotions or

increase the salience of the risk of their inactions to them (or their communities or families). Many water conservation campaigns have focused on using this technique to make this salient through emotional triggers like **upcoming water scarcity or drought, reduced water availability for future generations, etc**.

One example of this technique is a campaign by Pixalas which made the lack of water availability (and need for conservation) salient with an effective cost comparison of water - comparing the cost of water with diamonds in 2050.

Image 11.4.1: Making the cost of water salient through a focus on scarcity

Similarly, a World Water Day campaign by Al Ain Zoo highlights the toll of the inaction of leaving tap water running on a child's water security, thereby triggering a person's emotional investment in preserving water. Another example of using behavioural design to make the risk of water scarcity salient focussed on posting stickers that imitated parched land at the bottom of the sink.

Image 11.4.2: A water conservation campaign run by Al Ain Zoo with a focus on making water wastage salient through messaging focussed on actions.
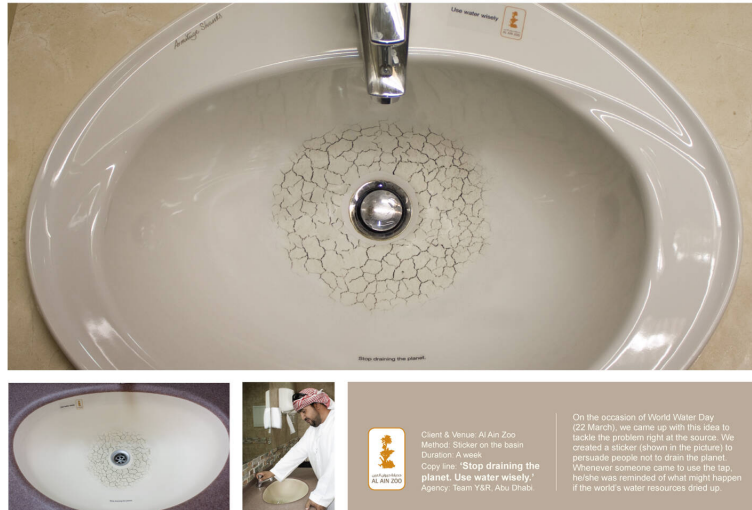
Image 11.4.3: A communication intervention focussed on reducing water wastage by placing a sticker resembling a piece of parched land. The sticker makes the consequences of water wastage salient to the user.

Communication that thus focuses on making the physical, social, ecological or financial costs of inaction salient to the target group can act as a great motivational lever.

11.5 Trusted messengers

Respected community members, such as religious leaders, elders, or village leaders, may be considered messengers of change. This is because leaders can be successful voices of change in situations where social norms run strong, behaviours are sticky, or there is stigma involved.

In certain situations, literature suggests that ordinary citizens may have lower trust in local institutions (Christensen, T., & Lægreid, P. (2005). Citizens may have interacted with them for earlier programmes or under situations where their interactions may not have been favourable or where the community members may have experienced an attempt to hide/misrepresent information (information asymmetries). Moreover, these associations may make community members distrustful of further engagements on other schemes.

However, a workaround for barriers of mistrust is choosing a neutral, third-party observer as a messenger for behaviour change. Identifying members of the community who are local, respected, trusted, and have a significant voice in the community can help drive change.

These voices of change can help resolve social norms that conflict with behaviour change and even model desired behaviours ([WHO](#)). An excellent example of the same was the [Darwaza Band Campaign](#), which used a trusted and well-recognised celebrity (Amitabh Bachhan) as an ambassador for advocating toilet use under the Swachh Bharat Mission. Using a neutral and trustworthy third party helped reduce [the stigma around toilet use](#) and change existing social norms and practices around Open Defecation (OD).

Image 11.5.1: Behaviour change messaging in Swacch Bharat Mission (Grameen) focussed on using trusted messengers for change, as in the Darwaza Bandh campaign.

11.6   Facts are not always effective nudges to change behaviour

Communication material should not be using only facts to counter misbehaviour or nudge individuals to behaviour change, especially when the target audience may have deeply-entrenched beliefs or values about something.

Behaviour change messaging based solely on facts could seem threatening to a person's self identity or sense of self, especially when social norms around the topic are rigid, and hence may face resistance or rejection from the audience.

11.7   Other key messaging elements

Other key messaging elements that should also ideally be included are:

1. **Instilling the confidence to act** by providing clear pathways of engagement or ideas to people on how they are the chosen agents of change. The same can be done by enhancing confidence in the target audience by showing them how they can contribute individually or collectively. WHO guidelines suggest that 'individuals are more likely to act if they believe they can act independently and effectively.

2. **Build resonance and trust (highlight)** by amplifying local success stories of people who benefitted from the scheme and how participation has improved the status of the community. Broad, national-level success stories may not have as much of an impact as stories of people from the same region with whom the audience identifies. The highest impact has been noted when the beneficiary shown is relatable yet aspirational.

3. **Reinforce benefits to overcome barriers** such that they are communicated in a manner where benefits outweigh the risks. If people perceive that the barriers are too strong, they may be disinclined to change their existing behaviours. WHO guidelines suggest doing so in a few ways, such as:

   a. Increasing the confidence in institutional support (through grievance redressal mechanisms)

   b. Reducing the time between when the target audience adopts the behaviour and the reward.

   c. Setting mid-point milestones and rewards to close the gap between behaviour adoption and reward.

4. **Reduce high-effort information** that causes cognitive strain. Any information that is pertinent to decision-making for the target group has to be widely available, costless and low-effort. When motivation to change behaviour is high, individuals are more likely to be willing to spend their own

time, energy and effort in obtaining information that is pertinent to their decision-making. However, when motivation is low, **having to seek information can be a barrier that inhibits decisions** to undertake the desired behaviour.

SECTION 12:

WAY FORWARD

Way forward

The aim of this guidebook is to help the reader familiarise themself with diverse topics in Behaviour Change Communication (BCC), through examples relevant to the National Jal Jeevan Mission (NJJM).

Contextualising it with NJJM, the guidebook has tried to systematically break down different components of BCC such as

1. Identifying the target groups, and the right platforms for messaging

2. Applying the M-A-O framework, and

3. Choosing the appropriate SBCC strategy for implementation

At the end of this guidebook, we hope the reader feels equipped with tools, guidelines for messaging, and use cases for creating a communication plan for NJJM. The reader is now encouraged to contextualise it to their regional insights and is nudged towards using the template and checklist in creating their own NJJM communication.

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APPENDIX

Appendix

A.1 PREPARING AN IMPLEMENTATION PLAN

Target Market: _____

TARGET AUDIENCE	TARGET GROUP	TARGET BEHAVIOUR	MAO (MOTIVATION, ABILITY & OPPORTUNITY)	EXAMPLE OF MESSAGING	TYPE OF STRATEGY	PLATFORMS
Women			M: A: O:			
Men			M: A: O:			
XYZ			M: A: O:			

A.2 COMMUNICATION CHECKLIST

The following checklist can be used by the reader while developing or implementing a behaviour change communication plan for NJJM.

A.2.1 Implementation Checklist

- ☐ **TM and TA:** What is the broad segment or audience that has been identified?

- ☐ **TG:** Who is the narrowed down Target Group (TG)?

  - ☐ How have we segmented? (List the indicators)

- ☐ **When:** For which stage (pre, post, during) is the plan being developed?

- ☐ **What:** What is the Target Behaviour or specific desired action?

- ☐ **MAO:** What are the Motivations, Abilities and Opportunities for each of the target groups?

- ☐ **Where:** Where (or which platform) will the messaging be most effective?

- ☐ **How:** Permitting other considerations, what would be the best SBCC strategy to deploy?

A.2.2 Content Checklist.

- ☐ **Easy:** Is the communication easy to understand?

- ☐ **Attractive:** Is the communication focussing on benefits?

- ☐ **Timely:** Is the communication going to be released at a time when it has the highest impact?

- ☐ **Clear call to action:** Is there a clear call to action for the target group?

  - ☐ Another way of checking this is - Will the TG know what action is expected of them?

A.3   LIST OF BEHAVIOURS IN NJJM

	Ownership	
	All actions and behaviours that display the intention of individuals to gain awareness about and to participate in the decision-making (s) of NJJM.	

S. NO.	DESIRED ACTION/BEHAVIOUR	ACTOR(S)
1	Dedicate fixed time to discuss JJM in Gram Panchayat and/or SHG meetings.	GP/Women/Paani Samiti
2	Conduct community workshops to educate members on the benefits of JJM.	Women/Teachers
3	Enrol for training in skills needed to be a JJM operator.	Women/HH Men
4	Create specific micro assets (such as a platform for taps) through Shramdaan.	HH/Paani Samiti/GP

	Payment	
	All actions and behaviours that lead to desired payment(s) for NJJM.	

S. NO.	DESIRED ACTION/BEHAVIOUR	ACTOR(S)
1	Announce a specific one-time community share amount that each HH must contribute for NJJM.	GP
2	Pay the one-time contribution towards the setup of NJJM in the village.	HH
3	Announce a specific amount that each HH must contribute for operations and maintenance of NJJM.	GP/HH
4	Create a Paani Samiti bank account to deposit the one-time contributions and the monthly tariffs.	GP/Paani Samiti
5	Regularly pay the water tariff(s) for the operations and maintenance of NJJM.	HH/Women/Men

Maintenance

All actions and behaviours that lead to active maintenance of water sources and of NJJM assets.

S. NO.	DESIRED ACTION/BEHAVIOUR	ACTOR(S)
1	Identify and train 3 operators from the community for the O&M activities of JJM.	Paani Samiti
2	Conduct water quality inspections at a pre-determined frequency.	Paani Samiti
3	Safeguard the water source from pollution and contamination.	Paani Samiti
4	Repair or replace any damaged or lost asset, including pipeline, tap, water tank and others.	HH/Paani Samiti

Consumption

All actions and behaviours that lead to judicious and hygienic usage of water.

S. NO.	DESIRED ACTION/BEHAVIOUR	ACTOR(S)
1	Maintain water hygiene: ● Keep drinking water covered. ● Use a long-handle saddle or a vessel with a tap. ● Elevate the area where water is stored.	HH/Women
2	Reduce water wastage at HH: ● Put a closing lid (including but not restricted to a tap) at the end of any water pipeline. ● Shut all taps when not in usage. ● Fix any leaking taps in the HH or in the village. ● Use stale stored water for washing utensils, clothes or farms (instead of discarding).	HH/Women/Men

Grey Water Management
All actions and behaviours that lead to appropriate management of grey water.

S. NO.	DESIRED ACTION/BEHAVIOUR	ACTOR(S)
1	Build water channels from household water use areas towards outdoor or backyard areas.	HH
2	Build a grey water soak pit within the household.	HH
3	Store used water.	HH/Women
4	Reuse grey water from house chores for a kitchen garden or outdoor activities.	HH/Women
5	Build knowledge and awareness about appropriate uses of grey water.	GP/Paani Samiti
6	Build knowledge and awareness about methods of grey water collection in community members.	GP/Paani Samiti

BEHAVIOUR SCIENCE GLOSSARY

Behaviour science glossary

Ambiguity effect	The tendency to avoid options for which the missing information makes the probability seem "unknown".
Anchoring or focalism	The tendency to rely too heavily on or "anchor" one trait or piece of information when making decisions.
Attentional bias	The tendency of our perception to be affected by our recurring thoughts.
Availability heuristic	The tendency to overestimate the likelihood of events with greater "availability" in memory. This can be influenced by how recent the memories are or how unusual or emotionally charged they may be.
Availability cascade	A self-reinforcing process in which a collective belief gains more and more plausibility through its increasing repetition in public discourse (or "repeat something long enough and it will become true").
Backfire effect	When people react to disconfirming evidence by strengthening their beliefs.
Bandwagon effect	The tendency to do (or believe) things because many other people do (or believe) the same. Related to groupthink or herd behaviour.
Base rate fallacy	The tendency to ignore base rate information (general information) and focus on specific information only pertaining to one case.
Belief bias	An effect where someone's evaluation of the logical strength of an argument is biased by the believability of the conclusion.
Bias blind spot	The tendency to see oneself as less biased than other people, or to be able to identify more cognitive biases in others than in oneself.
Cheerleader effect	The tendency for people to appear more attractive in a group than in isolation.
Choice-supportive bias	The tendency to remember one's choices as better than they actually were at the time.

Clustering illusion	The tendency to over-expect small runs, streaks, or clusters in large samples of random data (that is, seeing phantom patterns).
Confirmation bias	The tendency to search for, interpret, focus on, and remember information in a way that confirms one's preconceptions.
Congruence bias	The tendency to test hypotheses exclusively through direct testing, instead of testing possible alternate hypotheses.
Conjunction fallacy	The tendency to assume that specific conditions are more probable than general ones.
Conservatism	A certain state of mind wherein high values and high likelihoods are overestimated while low values and low likelihoods are underestimated.
Conservatism (Bayesian)	A tendency to insufficiently revise one's belief when presented with new evidence.
Contrast effect	The enhancement or reduction of a certain perception's stimuli when compared with a recently observed, contrasting object.
Curse of knowledge	When better-informed people find it extremely difficult to think about problems from the perspective of lesser-informed people.
Decoy effect	Preferences for either option A or B change in favour of option B when option C is presented, which is similar to option B but in no way better.
Denomination effect	The tendency to spend more money when it is denominated in small amounts rather than large amounts.
Distinction bias	The tendency to view two options as more dissimilar when evaluating them simultaneously than when evaluating them separately.
Duration neglect	The neglect of the duration of an episode in determining its value.
Empathy gap	The tendency to underestimate the influence or strength of feelings, either in oneself or others.
Endowment effect	The fact that people often demand much more to give up an object than they would be willing to pay to acquire it.

Exaggerated expectation	Based on estimates, real-world evidence turns out to be less extreme than our expectations (conditionally inverse of the conservatism bias).
Experimenter's bias	The tendency for experimenters to believe, certify, and publish data that agrees with their expectations for the outcome of an experiment, and to disbelieve, discard, or downgrade the corresponding weightings for data that appear to conflict with those expectations.
Functional fixedness	Limits a person to using an object only in the way it is traditionally used.
Focusing effect	The tendency to place too much importance on one aspect of an event.
Forer/Barnum effect	The observation that individuals will give high accuracy ratings to descriptions of their personality that supposedly are tailored specifically for them, but are actually vague and general, to apply to a wide range of people.
Framing effect	Drawing different conclusions from the same information, depending on how or by whom that information is presented.
Frequency illusion	The illusion in which a word, a name or other thing that has recently come to one's attention suddenly seems to appear with improbable frequency shortly after (see also *recency illusion*)
Gambler's fallacy	The tendency to think that future probabilities are altered by past events when in reality they are unchanged.
Hard-easy effect	Based on a specific level of task difficulty, the confidence in judgements is too conservative and not extreme enough.
Hindsight bias	The tendency to see past events as being predictable at the time those events happened.
Hostile media effect	The tendency to see a media report as being biased, owing to one's own strong partisan views.
Hot-hand fallacy	The fallacious belief that a person who has experienced success has a greater chance of further success in additional attempts.

Hyperbolic discounting	The tendency for people to have a stronger preference for more immediate payoffs relative to later payoffs, even if the present payoff is lower in value.
Identifiable victim effect	The tendency to respond more strongly to a single identified person at risk than a large group of people at risk.
IKEA effect	The tendency for people to place a disproportionately high value on objects that they partially assembled themselves, regardless of the quality of the end result.
Illusion of control	The tendency to overestimate one's degree of influence over other external events.
Illusion of validity	Belief that furtherly acquired information generates additional relevant data for predictions, even when it evidently does not.
Illusory correlation	Inaccurately perceiving a relationship between two unrelated events.
Impact bias	The tendency to overestimate the length or the intensity of the impact of future feeling states.
Information bias	The tendency to seek information even when it cannot affect action.
Insensitivity to sample size	The tendency to under-expect in small samples.
Irrational escalation	The phenomenon where people justify increased investment in a decision, based on the cumulative prior investment, despite new evidence suggesting that the decision was probably wrong.
Just-world hypothesis	The tendency for people to want to believe that the world is fundamentally just, causing them to rationalise an otherwise inexplicable injustice as deserved by the victim(s).
Less-is-better effect	The tendency to prefer a smaller set to a larger set judged separately, but not jointly.
Loss aversion	The disutility of giving up an object is greater than the utility associated with acquiring it (see also *sunk cost effect* and *endowment effect*).

Money illusion	The tendency to concentrate on the nominal (face value) of money rather than its value in terms of purchasing power.
Moral credential effect	The tendency of a track record of non-prejudice to increase subsequent prejudice.
Negativity effect	The tendency of people, when evaluating the cause of the behaviours of a person they dislike, to attribute their positive behaviours to the environment, and negative behaviours to the inherent nature of the person.
Negativity bias	Psychological phenomenon by which humans have a greater recall of unpleasant memories compared to positive memories.
Neglect of probability	The tendency to completely disregard probability when making a decision under uncertainty.
Normalcy bias	The refusal to plan for, or react to, a disaster which has never happened before.
Observation selection bias	The effect of suddenly noticing things that were not noticed previously – and as a result wrongly assuming that the frequency has increased.
Observer - expectancy effect	When a researcher expects a given result and therefore unconsciously manipulates an experiment or misinterprets data in order to find it (see also *subject-expectancy effect*).
Omission bias	The tendency to judge harmful actions as worse, or less moral, than equally harmful omissions (inactions).
Optimism bias	The tendency to be over-optimistic, overestimating favourable and pleasing outcomes.
Ostrich effect	Ignoring an obvious (negative) situation.
Outcome bias	The tendency to judge a decision by its eventual outcome instead of on the quality of the decision at the time it was made.
Overconfidence effect	Excessive confidence in one's own answers to questions (for example, answers that people rate as "99% certain" turn out to be wrong 40% of the time).

Pessimism bias	The tendency for some people, especially those suffering from depression, to overestimate the likelihood of negative things happening to them.
Planning fallacy	The tendency to underestimate task completion times.
Post-purchase rationalisation	The tendency to persuade oneself through rational argument that a purchase was a good value.
Pro-innovation bias	The tendency to have an excessive optimism toward an invention or innovation's usefulness throughout society, while often failing to identify its limitations and weaknesses.
Pseudocertainty effect	The tendency to make risk-averse choices if the expected outcome is positive, but make risk-seeking choices to avoid negative outcomes.
Reactance	The urge to do the opposite of what someone wants you to do out of a need to resist a perceived attempt to constrain your freedom of choice (see also *reverse psychology*).
Reactive devaluation	Devaluing proposals only because they purportedly originated with an adversary.
Recency illusion	The illusion that a word or language usage is a recent innovation when it is in fact long-established (see also *frequency illusion*).
Restraint bias	The tendency to overestimate one's ability to show restraint in the face of temptation.
Rhyme as reason effect	Rhyming statements are perceived as more truthful. For example in OJ Simpson's trial, "If the gloves don't fit, you must acquit."
Risk compensation/ Peltzman effect	The tendency to take greater risks when perceived safety increases.
Selective perception	The tendency for expectations to affect perception.
Semmelweis effect	The tendency to reject new evidence that contradicts a paradigm.
Social comparison bias	The tendency, when making hiring decisions, to favour potential candidates who don't compete with one's own particular strengths.

Social desirability bias	The tendency to over-report socially desirable characteristics or behaviours in oneself and under-report socially undesirable characteristics or behaviours.
Status quo bias	The tendency to like things to stay relatively the same (see also *loss aversion*, *endowment effect*, and *system justification*).
Stereotyping	Expecting a member of a group to have certain characteristics without having actual information about that individual.
Subadditivity effect	The tendency to judge the probability of the whole to be less than the probability of the parts.
Subjective validation	Perception that something is true if a subject's belief demands it to be true. Also assigns perceived connections between coincidences.
Survivorship bias	Concentrating on the people or things that "survived" some process and inadvertently overlooking those that didn't because of their lack of visibility.
Time-saving bias	Underestimations of the time that could be saved (or lost) when increasing (or decreasing) from a relatively low speed and overestimations of the time that could be saved (or lost) when increasing (or decreasing) from a relatively high speed.
Unit bias	The tendency to want to finish a given unit of a task or an item. Strong effects on the consumption of food in particular.
Well-travelled road effect	Underestimation of the duration taken to traverse oft-travelled routes and overestimation of the duration taken to traverse less familiar routes.
Zero-risk bias	Preference for reducing a small risk to zero over a greater reduction in a larger risk.
Zero-sum heuristic	Intuitively judging a situation to be zero-sum (i.e., the gains and losses are correlated). Derives from the zero-sum game in game theory, where wins and losses sum to zero. The frequency with which this bias occurs may be related to the social dominance orientation personality factor.

The Behavioural Insights Unit of India (BIU) was constituted in November 2019, as a collaboration between NITI Aayog, the Centre for Social and Behaviour Change and Bill & Melinda Gates Foundation. It is an independent unit under the office of the CEO of NITI Aayog, aimed at enhancing the design and delivery of public policy in India.

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