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**About the photograph:**  
 Women self help group members in Ghatakpukur village in rural West Bengal

Photograph by Sona Thakur

## *Rising from the grassroots, Bandhan, India's largest microfinance institution, is now a full-fledged bank*

**G**hatakpukur, a lush village in rural West Bengal, is set amidst rolling paddy fields studded with little ponds and groves of bananas and bamboo. Its gentle rhythm of life haven't changed in centuries. The small community of ironsmiths in this village is famed locally for their handheld weighing scales. The scales are much in demand in this agrarian belt where fish, grains and vegetables are bought and sold at little roadside haats or markets. With few other jobs in the village, the rising cost of raw materials was hitting the ironsmiths hard and pushing their families deeper into poverty.



Until the wives of Ghatakpukur stepped in to change their lives. Helped by Bandhan, India's leading microfinance institution, and now a full-fledged bank, they took small loans to bolster their husband's businesses and set up little enterprises of their own. In the process they transformed their lives.

### *India's youngest bank*

Like many success stories, Bandhan started small. Now, 14 years after it was

first established in 2001, this Kolkata based microfinance institution (MFI), the largest in the country, has grown into a full-fledged bank. Last year Bandhan was one of only two applicants that were granted a banking license by the Reserve Bank of India. Bandhan Bank, which commenced banking operations from August 23, 2015, will focus on providing financial services to low income households, as well as micro and small enterprises and businesses.

Bandhan secured the much-coveted banking license over 30 other institutions, including many mainstream players. The grant of the license recognizes the institution's considerable contribution to improving financial inclusion across the country, as well as its potential for making further inroads into unbanked areas.

"Access to formal financial services is essential for reducing poverty," said Onno Ruhl, World Bank Country Director in India. "We are proud to have partnered with Bandhan on its impressive journey rising up from the grassroots to become India's youngest bank."

*Bandhan secured the much-coveted banking license over 30 other institutions, including many mainstream players*



## *Reaching India's poorest borrowers*

A staggering one-third of the world's population has no secure way to save money, pay bills, or obtain a mortgage – almost a quarter of them are in India. Since 2010, the World Bank has been working to address this gap by working with India's leading microfinance institutions, one of which was Bandhan.

Over the years, Bandhan's reach has grown considerably. By 2015, Bandhan Financial

Services Pvt. Ltd reached more than 6.5 million of India's poorest borrowers, including women entrepreneurs, self-help groups and small businesses. While Bandhan's network of over 2,000 branches is spread over 22 states and union territories, its major focus has been in India's eastern and north eastern regions.

## *Building new lives in rural India*

In Ghatakpukur, Krishna Das explains the role Bandhan has played in transforming their lives: "Our world expanded," she said.



*Bandhan reaches more than 6.5 million of India's poorest borrowers in over 22 states and union territories*



With the six successive loans she took, her husband's business started to grow. The family's income grew five-fold. Her daughter now goes to school and her toddler son is better fed.

Used to running their households on tight budgets, women like Das tend to bring financial discipline to their borrowing. In the years of its existence, Bandhan has seen a very high rate of repayment among its women borrowers. Namita, the cashier for the women's group in Ghatakpukur, explains that the concept of joint responsibility comes easily to women who were and remain friends. They unhesitatingly cover for each other when someone is going through a financially rough patch, and in six years of its existence, the group has not seen a single women default on her loan repayment. A credit officer from Bandhan comes to collect repayments every week and teach them the basics of accounting and book-keeping.

With growing incomes, children's education seems to be women's top priority and that is where they are investing. In Ghatakpukur,

Shankari's daughter now goes to primary school and Anjana's son, she says with pride, is studying to be an engineer. The weekly group meeting is also an opportunity to discuss other important issues like the care to be given to new mothers and their babies, the children's vaccination schedule, or household sanitation.

Today, all the ironsmiths' workshops in Ghatakpukur are busy. The children go to school and the women are satisfied at the little miracle they have wrought in their lives.

Moving forward, Bandhan's transformation into a universal bank will help in significantly expanding the outreach of microfinance to borrowers in India's low income states who have little or no access to formal sources of financing.

Chandra Shekhar Ghosh, Bandhan Bank's Chairman and Managing Director, said they plan to open around 500-600 branches across the country, especially in the eastern and north-eastern region to further support their current network of branches and doorstep service centers. 🌐

*Bandhan's transformation into a universal bank will help in significantly expanding its outreach in India's low income states that have little or no access to formal sources of financing*



# *World Bank Group steps in with support at a critical juncture*

**T**he World Bank Group has supported Bandhan through both the World Bank and the International Finance Corporation (IFC). Since 2010, the World Bank's Scaling Up Sustainable and Responsible Microfinance Project – implemented by the Small Industries Development Bank of India (SIDBI) – has made important contributions to promoting responsible microfinance. Working through several MFIs, including Bandhan, the Project reached more than 16 million clients, mostly in the low income states of Bihar, Orissa, West Bengal, Rajasthan and north eastern India. A substantial percentage of the MFI clients were poor women.

The Project has supported Bandhan in reaching over 280,000 clients in underserved states both through debt and early equity investments that helped pave the way for other investors to enter subsequently.

In 2011, IFC came in with a US\$ 29 million equity investment in Bandhan. This was the largest private sector investment in the microfinance sector in India following the country's microfinance crisis. Since then, IFC has made further investments in the institution. Today, IFC is one of Bandhan's largest institutional shareholders having made equity commitment of US\$ 120 million and sub debt of US\$ 26 million to support the institution's transformation and expansion.

IFC has worked closely with Bandhan throughout the transformation process, bringing in its experience with other MFI-to-Bank transformations globally.

## *Promoting responsible microfinance*

The World Bank project has helped improve data transparency, establish stronger grievance-redressal systems, enhance systems for client protection, establish a code of conduct for the sector, and substantially improve the use of credit market infrastructure. On data transparency, the main achievement has been the launch of a web-based data platform that will provide quarterly operational data and annual financial data on MFIs.

**As home to one third of the world's poor living under \$1.25 per day, India is key to achieving the global goal of ensuring universal financial access by 2020**

SIDBI has supported Bandhan through both debt and early equity investments that helped provide capital and opened the doors to other investors. It has also helped Bandhan improve its already strong performance.

Bandhan is a clear example of India's long-lasting focus on financial inclusion. As home to one third of the world's poor living under \$1.25 per day, India is key to achieving the global goal of ensuring universal financial access by 2020. The country is providing the appropriate level of leadership and innovative actions to achieve this goal. 



### *A bank account for all*



*Access to a financial system can boost the creation of jobs, reduce inequalities in income, boost consumption, increase investments in education and help poor people cope with unexpected expenses or loss of income, says Onno Ruhl, World Bank's Country Director for India and Gloria Grandolini, World Bank's Senior Director for Finance and Markets Global Practice*

**H**ow do you save money if you don't have a bank account? And to whom do you turn when you desperately need a loan? Most people can't imagine life without some kind of financial services. But a staggering one-third of the world's population has no secure way to save money, pay bills, take a loan or obtain a mortgage. Almost a quarter of them are in India.

Access to and participation in the financial system can boost the creation of jobs, reduce inequalities in income, boost consumption, increase investments in education and help poor people cope with unexpected expenses or loss of income.

Since Independence, India has pursued a range of initiatives to wean the poor away from traditional forms of moneylending and bring them into the financial mainstream.

Now, financial inclusion has become a prominent policy priority. Recently, Prime Minister Narendra Modi launched the Pradhan Mantri Jan Dhan Yojana (PMJDY), one of the world's most ambitious initiatives to promote financial inclusion. The program is off to a good start—within six months, nearly 125 million new bank accounts have been opened.

The program builds on the country's recent successes. While earlier efforts to expand financial inclusion may have fallen short of policymakers' hopes, the more recent growth of group lending models and microfinance institutions has made it easier for the rural poor to save and take loans. Moreover, business correspondent models have helped expand the reach of financial access points, microfinance institutions have been brought under a self-regulatory mechanism,

the national payments system has been developed and strengthened, and the Unique Identification Number (Aadhaar) initiative has been rapidly scaled-up, signing on new customers and authenticating them to make transactions more efficient. The recent establishment of small banks and payment banks is also a clear step forward.

Nonetheless, significant potential exists to further leverage technology to boost financial inclusion. Already, direct cash transfers into beneficiaries' Aadhaar-linked bank accounts are starting to plug leaks and promoting the cost-effectiveness of social benefit schemes. Expanding the use of Aadhaar to banks, insurers, post offices, non-banking financial companies, microfinance institutions, cooperatives and mutual funds can boost these efforts considerably.

The rich dataset of transactions that such expansion will yield can help develop new financial products for households and small businesses. For example, data on individual patterns of saving or timely repayment records in a credit bureau can substitute the requirement for collateral assets or guarantees, making it easier for institutions to offer loans, insurance or micro-investment products to underserved segments of society. Traditional channels such as cooperative banks, post offices and rural financial

institutions too can play a greater role.

India can also take advantage of the developments in mobile telephony. With more than 870 million active mobile subscribers, India can expand financial inclusion by promoting mobile financial services. For instance, mobile money can help eliminate ad hoc means of transferring money that are expensive, unreliable and prone to theft. It can complement the 425 million debit and credit cards currently in use in India and target the 150 million RuPay cards linked to PMJDY accounts, of which 110 million have already been issued. For these models to work, however, they must ensure commercial viability for the banks, banking correspondents and others providing needed services.

Ensuring women's access to resources is equally critical. Although microfinance has successfully linked many women to mainstream financial services, most women-owned micro, small and medium enterprises (MSMEs) continue to remain underserved by formal institutions—only about 3% of the country's 3 million such enterprises have formal financial access.

A robust system is also needed to ensure consumer protection and build depositors' trust in and understanding of the system.





While efforts are on to continue to expand financial services, the suitability of the products on offer and the financial capability of clients are also being emphasized, helping create confidence among new customers that their money is safe.

Globally, the goal is to achieve financial access for all by 2020. World Bank Group President Jim Yong Kim and Queen Máxima of the Netherlands—the UN secretary-general's special advocate for inclusive finance for development—have urged countries to make a concerted effort in this regard.

To achieve this goal, however, financial systems worldwide must embrace ambitious reforms and adopt new technologies along with transformative business models. The private sector can help by driving innovation, while social institutions can be pivotal in contributing ideas, talent and seed funding.

The success of PMJDY can indeed be a model for other countries. India is already providing leadership and spurring innovations. Recently at the World Bank's headquarters in Washington DC, Reserve Bank of India governor Raghuram Rajan and State Bank of India chairperson Arundhati Bhattacharya shared their insights on India's successes, the priorities that lie ahead and the challenges that remain.

On its part, India too can benefit from the wealth of experience garnered by other countries in promoting financial inclusion. Being home to one-third of the world's poor living on less than \$1.25 a day, India's success will be key if we are to achieve universal financial access by 2020. 🌐

*This article was originally published in the Mint newspaper on 27 April 2015.*



# ICR Update

**T**his is a short summary of the Implementation Completion Report (ICR) of a recently-closed World Bank project. The full text of the ICR is available on the Bank's website. To access this document, go to [www.worldbank.org/reference/](http://www.worldbank.org/reference/) and then opt for the Documents & Reports section.

## *Third National HIV/AIDS Control Project*



### **Context**

Prevalence of human immunodeficiency virus (HIV) infection in India was estimated to have reached 0.9 percent of India's adult (15–49 years) population by 2005. National surveillance data showed rising HIV rates in rural areas and among women, suggesting its potential to spread in the general population.

By 2007, there were an estimated 5.7 million people living with HIV (PLHIV) in India, most of them unaware of their infection. Stigma and discrimination in workplaces, medical settings, and society was a deterrent to being tested for HIV. The need to scale up HIV testing, and provide appropriate care, treatment, and support to successively larger cohorts of PLHIV posed a formidable health system challenge. The government set up the National AIDS Control Program (NACP) in 1986, and set ambitious goals for halting and reversing India's HIV/AIDS epidemic by 2011,

### **Third National HIV/AIDS Control Project**

<b>Approval Date:</b>	26 April, 2007
<b>Closing Date:</b>	30 September, 2012
<b>Total Project Cost</b>	US\$ 512 million
<b>Bank Financing (IDA):</b>	US\$ 214 million
<b>Implementing Agency:</b>	National AIDS Control Organization, Ministry of Health & Family Welfare
<b>Outcome:</b>	Satisfactory
<b>Risk to Development Outcome:</b>	Low
<b>Overall Bank Performance:</b>	Satisfactory
<b>Overall Borrower Performance:</b>	Satisfactory

ahead of the 2015 Millennium Development Goal (MDG) target. The government requested for World Bank support to help ensure adequate, flexible and continuous financing for the NACP. The World Bank's International Development Association (IDA), the concessionary lending arm of the Bank, brought added value to the program by way of strong technical support and by supporting government efforts at converging NACP with other health programs through its ongoing health projects.



### **Project Development Objectives**

The objective of the Project was to support the Government of India's National AIDS Control Program (2007-2012) through promoting behavior change by scaling up prevention efforts in the high-risk groups and the general population and by increasing care, support and treatment of people living with HIV/AIDS.

### **Achievements**

Data released by NACO confirmed India's HIV epidemic trend was "stable to declining from 2007 to 2011". Nationally, estimated annual new HIV infections fell from 143,000 in 2007 at the start of the Project, to 130,000 in 2010. The data showed about 10 percent fewer new infections in 2011 than in the first year of the Project.

With increased treatment, care, and support for PLHIV, the number of eligible persons with advanced HIV infection receiving Antiretroviral Therapy (ART) – was exceeded by more than 150 percent, with 516,412 people on treatment by June 2012 compared with the target of 340,000. This includes fewer children than planned – 30,802 against the target of 40,000. The survival rate for all those who have started treatment is 79 percent, which indicates good compliance and quality of treatment services.

Considerable declines in HIV prevalence were also recorded among Female Sex Workers (FSW) at the national level (5.06 percent in 2007 to 2.67 percent in 2011) and in most states. Declines were also seen among MSM (7.41 percent in 2007 to 4.43 percent in 2011)

### **Lessons Learnt**

The important lessons learned from this project are outlined below.

- Evidence-based cost-effective, targeted interventions and working closely with the affected communities, can be highly effective in preventing new HIV infections. But the HIV epidemic is dynamic, and the prevention strategy needs strategically collected data to monitor impact and trends and to identify and respond to new hot spots of infection.
- Prevention can be effective when a tailored localized HIV response relies on trusted community based organizations and NGOs as front-line implementers. Performance-based funding in NGO contracts might be a better alternative to traditional input-based funding, and is worth at least a small pilot trial.
- Detailed procedural and protocol manuals, guidelines, and standards can greatly enhance the efficiency and quality of program implementation.
- In a country where the World Bank has several health projects under way at any given time, it would be more efficient to address common safeguard issues such as infection control and health waste management through a sector wide approach rather than by a project by project approach. 🌐

# Recent Project Signings

## National Cyclone Risk Mitigation Program II

The Government of India, the Governments of Goa, Gujarat, Karnataka, Kerala, Maharashtra, West Bengal and the World Bank have signed a US\$ 308.40 million credit agreement in support of the second phase of the National Cyclone Risk Mitigation Program (NCRMP).

During this phase, the Project will help India reduce vulnerability to cyclone and other hydro-meteorological hazards of coastal communities in the states of Goa, Gujarat, Karnataka, Kerala, Maharashtra, and West

Bengal. It will also work closely with the states to build their capacity to effectively plan for and respond to disasters.

It will focus on developing early warning dissemination systems in the six states, build cyclone risk mitigation infrastructure and provide technical assistance for multi-hazard risk management, among others. An additional 1.6 million people will directly benefit from cyclone risk mitigation infrastructure, while millions more will be covered by early warning systems. 🌐



## Additional Financing National Cyclone Risk Mitigation Project I

The Government of India, the Government of Odisha, the Government of Andhra Pradesh and the World Bank have signed an agreement for US\$ 104 million additional credit for the National Cyclone Risk Mitigation Project-1 (NCRMP 1) to help build disaster resilient infrastructure in the vulnerable coastal states of Odisha and Andhra Pradesh, following a severe cyclone that hit these states in 2013.

This additional financing for the Project, in response to Cyclone Phailin, will further enhance the disaster preparedness work of the government and build cyclone resistant infrastructure in the vulnerable coastal states of Odisha and Andhra Pradesh. Currently, under the \$255 million NCRMP1 Project, 1,286 cyclone shelters are being constructed

(150 in Odisha and 136 in Andhra Pradesh), more than 1,000 km of evacuation roads and 23 bridges are being built and around 200 km of existing coastal/saline embankments are being strengthened.

It will scale up the construction of multi-purpose shelters from 286 to 532 and increase the evacuation roads from 1,050 km to 1,310 km. 🌐



### Enhancing Teacher Effectiveness in Bihar Operation

The Government of India, the Government of Bihar and the World Bank have signed a US\$ 250 million credit agreement to improve the quality of elementary school teachers in Bihar by making them more qualified, accountable and responsive.

The program will be implemented over a five year period and will support development of high quality education institutions; ensure certification for unqualified elementary school teachers and continuous professional development of teachers in service; help effective teacher management and performance; and improve teacher accountability at the school level. 🌐



### Andhra Pradesh Disaster Recovery Project

The Government of India, the Government of Andhra Pradesh and the World Bank have signed a US\$ 250 million credit agreement for the Andhra Pradesh Disaster Recovery Project to restore, improve and enhance the resilience of public services and livelihoods of communities affected by cyclone Hudhud in Andhra Pradesh. The Project will also increase the capacity of the state to respond promptly and effectively to an emergency.

The Project will specifically benefit over 13 million people in the four severely affected districts of Srikakulam, Vizianagaram, Visakhapatnam and East Godavari.

The Project will help the state restore the damages caused to roads; public infrastructure including environmental services and facilities; and increase the resilience of the power infrastructure; as well as that of its communities from impacts of future disasters. 🌐



**T**his is a select listing of recent World Bank publications, working papers, operational documents and other information resources that are now available at the New Delhi Office Public Information Center. Policy Research Working Papers, Project Appraisal Documents, Project Information Documents and other reports can be downloaded in pdf format from 'Documents and Reports' at [www.worldbank.org](http://www.worldbank.org)

Publications may be consulted and copies of unpriced items obtained from:

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## India Publications

### Energy-efficient street lighting: Implementation and financing solutions

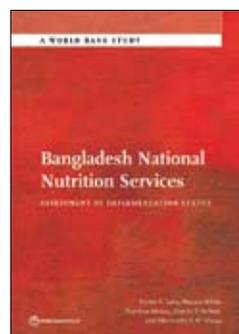
By Ashok Sarkar, Saurabh Kumar Singh, Neelima Jain and Venkatesh Dwivedi

Available: on-line  
English; 117 pages  
Published: June 2015  
Working Paper  
Report No: AUS7490

There has been a clear need for energy-efficient (EE) technologies that can be applicable in the municipal street lighting sector. The objective of this manual is to support the preparation and implementation of street lighting projects in India, using performance contracting and other public private partnership-based delivery approaches. This manual draws upon global best practices, including practices that have been tried and presented within India and South Asia; and draws from their failures and successes to document the major lessons learned.

## South Asia Publications

### Bangladesh National Nutrition Services: Assessment of Implementation Status



Kuntal K.Saha, Masum Billah, Purnima Menon, Shams El Arifeen and Nkosinathi V.N.Mbuya

Available: on-line  
English; 111 pages  
Published: August 2015  
Working Paper  
Report No:

This report presents the findings of an operations research study conducted to assess the implementation of the Government of Bangladesh's National Nutrition Services Program

(NNS) and to identify the achievements, determine the bottlenecks that adversely impact these achievements, and highlight potential solutions to ensure smooth delivery of the program.

The results indicate that although the maintenance of strong and stable leadership of NNS is an essential element to ensure integrated and well-coordinated comprehensive service delivery for the line directorate, the current arrangement is unable to ensure effective implementation and coordination of NNS.

## India: Policy Research Working Papers

### WPS 7397

#### Public good provision in Indian rural areas: The returns to collective action by microfinance groups

By Paolo Casini, Lore Vandewalle and Zaki Wahhaj

Using a theoretical model, this paper shows that an elected official, whose aim is to maximize re-election chances, exerts higher effort in providing public goods when private citizens undertake collective action and coordinate their voluntary contributions towards the same goods. This effect occurs although government and private contributions are assumed to be substitutes in the technology of providing public goods.

Using first-hand data on SHGs in India, the paper tests the prediction of the model and shows that, in response to collective action by SHGs, local authorities tackle a larger variety of public issues, and are more likely to tackle issues of interest to SHGs. The findings highlight how the social behavior of SHGs can influence the governance of rural Indian communities.

### WPS 7368

#### Asymmetric information about migrant earnings and remittance flows

By Ganesh Kumar Seshan and Robertas Zubrickas

This paper examines asymmetric information about migrant earnings and its implications for remittance behavior using a sample of Indian households with husbands working overseas in Qatar. On average, wives underreport their husbands' income and underreporting is more prevalent in households with higher earning migrants. The discrepancy in earning reports is strongly correlated with variation in remittances: greater underreporting by wives is associated with lower remittances.

An exchange model of remittances is developed with asymmetric information and costly state verification. The optimal remittance contract prescribes a threshold for remittances that invites verification only if unmet. The model's predictions closely match our empirical findings.

### WPS 7334

#### Quality and accountability in healthcare delivery: Audit evidence from primary care providers in India

By Jishnu Das, Alaka Holla, Aakash Mohpal and Karthik Muralidharan

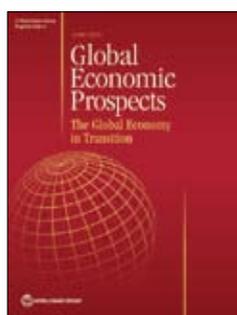
This paper presents direct evidence on the quality of health care in low-income settings using a unique and original set of audit studies, where standardized patients were presented to a nearly representative sample of rural public and private primary care providers in the Indian state of Madhya Pradesh.

Three main findings are reported. First, private providers are mostly unqualified, but they spent more time with patients and completed more items on a checklist of essential history and examination items than public providers, while being no different in their diagnostic and treatment accuracy. Second, the private practices of qualified public sector doctors were identified and the same doctors exerted higher effort and were more likely to provide correct treatment in their private practices. Third, there is a strong positive correlation between provider effort and prices charged in the private sector, whereas there is no correlation between effort and wages in the public sector.

The results suggest that market-based accountability in the unregulated private sector may be providing better incentives for provider effort than administrative accountability in the public sector in this setting.

## Other Publications

#### Global Economic Prospects, June 2015: The Global Economy in Transition



By World Bank

Available: on-line

English; 194 pages

Published: June 2015

ISBN: 978-1-4648-0483-0

e-ISBN: 978-1-4648-0485-4

Growth in developing countries and some high-income countries is set to disappoint again this year.

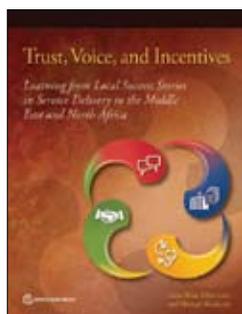
The prospect of rising borrowing costs will compound the challenges many developing countries are facing as they adapt to an era of low commodity prices. Risks to this outlook remain tilted to the downside.

This edition of Global Economic Prospects includes two Special Features that analyze the policy challenges raised by the two transitions in developing countries: the risks associated with the first U.S. central bank interest rate increase since 2006 and the implications of persistently low commodity prices for low-income countries.

Global Economic Prospects is a World Bank Group Flagship Report that examines global economic developments and prospects, with a special focus on developing countries, on a semiannual basis (in January and June).

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### **Trust, Voice, and Incentives: Learning from Local Success Stories in Service Delivery in the Middle East and North Africa**



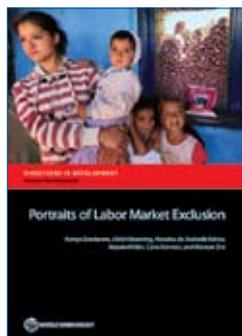
English; 334 pages  
Published: June 2015  
ISBN: 978-1-4648-0456-4  
SKU: 210456

The book examines the role of incentives, trust, and engagement as critical determinants of service delivery performance in

Middle East and North African (MENA) countries. Focusing on education and health, the report illustrates how the weak external and internal accountability undermines policy implementation and service delivery performance and how such a cycle of poor performance can be counteracted. Case studies of local success reveal the importance of both formal and informal accountability relationships and the role of local leadership in inspiring and institutionalizing incentives toward better service delivery performance.

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### **Portraits of Labor Market Exclusion**

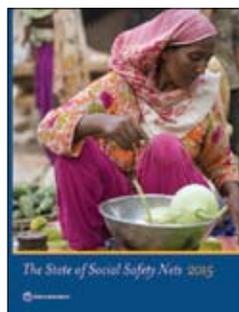


By Ramya Sundaram, Ulrich Hoernig, Natasha de Andrade Falcão, Natalia Millán, Carla Tokman and Michele Zini

English; 290 pages  
Published: July 2015  
ISBN: 978-1-4648-0539-4  
e-ISBN: 978-1-4648-0542-4

The report looks at individuals through the lenses of both poverty/welfare status and labor market indicators, and, in doing so, the portraits helps move the dialogue from a purely labor market-centric view to a broader dialogue that includes social policy as a whole. This is an important shift; for instance, social protection programs, such as family benefits and maternity benefits, and broader social policy issues such as retirement ages, often have a great impact on who remains inactive. Specifically, the report presents portraits of the out-of-work population of six countries (Bulgaria, Estonia, Greece, Hungary, Lithuania and Romania) in terms of distance from the labor market, human capital, and labor supply conditions, as well as demographic conditions.

### **The State Social Safety Nets 2015**



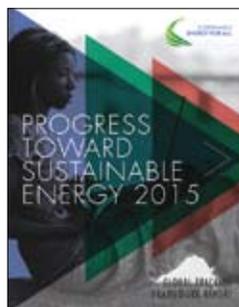
By World Bank  
Available: on-line  
English; 164 pages  
Published: June 2015  
ISBN: 978-1-4648-0543-1  
e-ISBN: 978-1-4648-0544-8  
SKU: 210543

The State of Social Nets 2015 documents the state of the social safety

net agenda in low- and middle-income countries. It compiles, analyzes, and disseminates data and developments at the forefront of the social safety net agenda drawing heavily from the survey and administrative data in the World Bank's Atlas of Social Protection: Indicators of Resilience and Equity (ASPIRE), a comprehensive international database.

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### **Sustainable Energy for All 2015: Progress Toward Sustainable Energy**



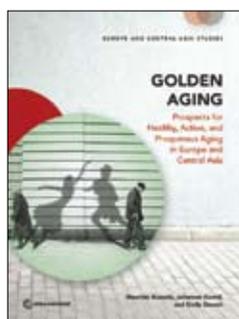
By Vivien Foster, Gabriela Azuela, Morgan Bazilian, Jonathan Sinton and Sudeshna Banerjee

Available: on-line  
English; 68 pages  
Published: June 2015  
ISBN: 978-1-4648-0690-2

The report analyzes the financial cost of meeting the Sustainable Energy for All objectives and introduces concepts focusing on the links between energy and four priority areas of development: food, water, human health, and gender. Links between most of these areas and energy are well established, but often presented in isolation of each other.

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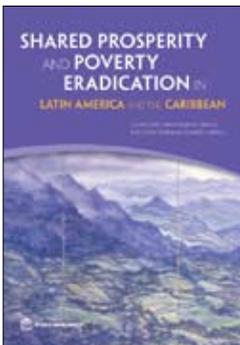
### **Golden Aging: Prospects for Healthy, Active, and Prosperous Aging in Europe and Central Asia**



By World Bank  
Available: on-line  
English; 329 pages  
Published: June 2015  
ISBN: 978-1-4648-0353-3  
SKU: 210353

This report assesses how societies can reap the benefits of increased longevity – longer lives and potentially prolonged payoffs from human capital – while mitigating the negative impacts of a smaller and older workforce.

## Shared Prosperity and Poverty Eradication in Latin America and the Caribbean



Directions in Development – Human Development  
Available: on-line  
English; 325 pages  
Published: June 2015  
ISBN: 978-1-4648-0357-4  
SKU: 210357

Shared Prosperity and Poverty Eradication in Latin America and the Caribbean

takes a closer look at the region, presenting eight country case studies to better understand where poverty persists and how best to design policies and programs that will reach the least well off both today and in the years to come.

## The Little Data Book on Private Sector Development 2015

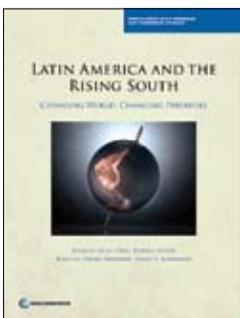


English; 238 pages  
Published: June 2015  
ISBN: 978-1-4648-0562-2  
SKU: 210562

The Little Data Book on Private Sector Development provides data for more than 20 key indicators on the business environment and private sector development in a single page for each of the World Bank member countries and other economies with populations

of more than 30,000. The 200 country pages are supplemented by aggregate data tables by regional and income groupings.

## Latin America and the Rising South: Changing World, Changing Priorities



English; 229 pages  
Published: May 2015  
ISBN: 978-1-4648-0355-0  
SKU: 210355

The book focuses on the restructuring of the global economy and its implications for the development and policy priorities of LAC. It provides

an in-depth look at these global connections in trade and finance, and a sober assessment of their promise and trials for the region.

## A Dialogue on Skills to Jobs

The Ministry of Skill Development and Entrepreneurship (MSDE) in partnership with the World Bank organized a **Google+ Hangout** where government and corporates discussed ways of scaling up innovative models for skill development.

It marked one of the first direct engagements between the Ministry of Skill Development and Entrepreneurship (MSDE) and the corporate sector.



The panelists included Rajiv Pratap Rudy, Minister of State, Skill Development and Entrepreneurship, Rohit Nandan, Secretary (SDE), and Onno Ruhl, World Bank Country Director in India, in addition to the heads of companies like the State Bank of India (SBI), Bharat Heavy Electricals Ltd (BHEL), Amazon, ICICI Bank, Mahindra, Oil and Natural Gas Corporation Ltd (ONGC), Tata Consultancy Services Ltd (TCS) and Lemon Tree Hotels.

The Minister highlighted the need to break silos in the skill development landscape and set national standards of skilling and certification. Citing international examples, he exalted industry and corporates to “play a proactive role in the skill training ecosystem of the country.”

Corporate leaders highlighted the need to create credible training and certification procedures which would be valuable to employers as it is essential to ultimately link skills to jobs.

“Being the human resource capital of the world implies that the aspirations of each Indian needs to be addressed. This can only be done by ensuring equal opportunity for skilling to reach even the most disadvantaged segments of society”, said Onno Ruhl, World Bank Country Director in India at the Hangout.

Efforts are also being made by the Ministry in collaboration with the World Bank to create a platform for sharing funds and knowledge resources with the corporate sector and government towards skill development. 

YouTube link: <http://tinyurl.com/pfeuokh>

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Date 17 August 2015  
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 Report No. 98888 (Procurement Plan)

### Maharashtra Agriculture Competitiveness Project

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 Report No. ISDSC14624 (Integrated Safeguards Data Sheet)

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### Second Phase of Eastern Dedicated Freight Corridor Project

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### *Solar energy brings smiles to healthy babies and happy farmers*

By Amit Jain

Last month, I met an obstetrician in India and in the course of conversation, asked her how many babies she had delivered.

“After ten thousand babies, I stopped counting,” she said.

Naturally, I was curious to know if anything scared her when she’s delivering a child. Her answer: “I pray that there is electricity for sterilized water and other equipment during the process.”

The obstetrician is also the project director for part of a World Bank health project in Nagaland – a remote Northeastern state in India. She is an ardent advocate for the expansion and promotion of solar energy in the primary health care sector because she, like many of her colleagues, believes that more solar energy in the health sector can spur a revolution by boosting the standard and reliability of health delivery services in the country.

When I joined the World Bank four months ago as a renewable energy specialist, I had always considered solar in the context of

electricity for homes and businesses. But working with other sectors and exploring solar interventions in increasing crop productivity, safe drinking water and child delivery in health centers has shown me the massive potential solar energy has to help other areas of development as well. There is a clear business case for why solar is fast becoming a mainstream technology for providing power even in non-energy sectors like agriculture and water.

Until recently, the biggest hurdle in adopting solar power was the high upfront cost (more than \$3 per watt before 2010) and lack of project financing for solar projects.

But much of that has changed. In the last four years, solar module prices have fallen more than 70% (less than \$1 a watt), and per unit cost of solar power (kwh) has fallen from 30 cents per unit in 2010 to less than 8 cents per unit not only in India but also

in Brazil, Chile, UAE and other countries.

For instance, if we compare solar power with diesel generated power in an off grid scenario in India, the cost of power from a diesel-powered pump for irrigation in agriculture sector per unit is about 30 cents, compared to 8-14 cents for a solar pump.

Solar is slowly but surely becoming a bankable technology, with several companies raising funds through innovative financing structures such as yieldcos and green bonds. But our health, agriculture, disaster management and water colleagues are glad to have help from the energy practice to make sure they can get the appropriate quality equipment at the best prices.

The World Bank’s climate change and energy teams

in India are also working on solar park loans for other states in the country, including cyclone-hit Odisha.

The World Bank’s expertise in renewable energy has allowed us to help India choose the right technical specifications for solar systems for drinking water prescribed by the



government of India. We have been able to meet with paddy farmers in remote areas of the state of West Bengal and talk to them about the transition from a single crop to two or three crops a year that could be achieved with solar irrigation pumps and optimizing the use of water at the same time.

Now, we are working with agriculture experts at the Bank to develop an innovative service contract for water where contracts will be awarded not on the basis of solar pump installation, but on the basis of the amount of water (controlled and monitored) provided for irrigation to farmers. GPRS monitoring and service-based delivery of water could check the incessant use of water in India where agriculture power is almost free and has led to very low levels of ground water. Currently, we are testing 50-70 solar pumps in West Bengal.

Until I started working with these cross sectoral teams, I had been mostly immersed in the technical aspects of solar energy delivery, but the last few months have been eye-opening for me. We helped the project director and obstetrician in Nagaland secure bids from solar companies that can provide solar solutions in remote locations. The plan is to target solar roof tops for 177 health facilities and 500 villages across the state over six years. That's more than we plan to do in some of the dedicated energy projects.

The total cost for setting up such a system (including critical load) estimated for District health centers

is roughly \$0.9 m (20–30 KW), community health centers for roughly \$0.32 m (8–13 KW). An off grid health solar roof project in Nagaland could cost around \$2,000–\$3,000 per KW as compared to less than less than \$1,000 per KW for a large scale grid connected solar plant in India. The grid is cheaper but it's not an option in these remote locations in Nagaland. I am looking forward to implementation of the project answering the prayers of the obstetrician I was talking to, as well as to getting solar energy into the lives and livelihoods of so many Indians in remote locations. 🌐

Web link: <http://tinyurl.com/qdojato>

### Open Data for Business Tool: learning from initial pilots

By Laura Manley



### The case for solar water pumps

By Richard Colback



**A**round the world, governments, entrepreneurs and established businesses are seeing the economic growth potential of using Open Data – data from government and other sources that can be downloaded, used and reused without charge.

As a public resource, Open Data can help launch new private-sector ventures and help existing businesses create new products and services and optimize their operations. Government data – a leading source of Open Data – can help support companies in healthcare, agriculture, energy, education, and many other industries. 🌐

Web link: <http://tinyurl.com/ndzxxva>

**T**he cost of solar technology has come down, way down, making it a viable way to expand access to energy for hundreds of millions of people living in energy poverty. For farmers in developing countries, the growing availability of solar water pumps offers a viable alternative to system dependent on fossil fuel or grid electricity. While relatively limited, experience in several countries shows how solar irrigation pumps can make farmers more resilient against the erratic shifts in rainfall patterns caused by climate change or the unreliable supply and high costs of fossil fuels needed to operate water pumps. Experience also suggests a number of creative ways that potential water resource trade-offs can be addressed. 🌐

Web link: <http://tinyurl.com/oqv7u8j>

### Barriers to women's economic advancement rife in South Asia: World Bank Group Report

**W**omen in South Asia continue to trail their peers in many other parts of the world, as discriminatory laws thwart their economic advancement, says *Women, Business and the Law 2016* report

The report, published every two years, examines laws that impede women's employment and entrepreneurship in 173 economies throughout the world.

Several economies from the South Asia region are among the most restrictive in the world in the dimensions measured affecting women's entrepreneurship and employment. The region as a whole has been lagging in enacting reforms in the areas measured by the report, with only 3 reforms made in 2 economies in the past two years.

In India, the region's largest economy with 612 million women, job restrictions remain widespread, with women not allowed to work in mining or in jobs that require lifting weights above a certain threshold or working with glass. The law also prohibits women from jobs "involving danger to life, health or morals." In addition, there are no laws to protect women against sexual harassment in public places, protections which exist in 18 other economies around the world. In the last two years, India passed a law mandating a requirement for at least one female member on the board of publicly listed companies.

Pakistan also has a high number of restrictions. In order to register a business, married women need to include their husband's name, nationality, and address – and they need to do this in the presence of a witness. Women are also barred from working in many jobs, including those in factories and in mining. And there

are no laws guaranteeing women equal remuneration for work of equal value and no laws mandating non-discrimination based on gender in hiring.

However, Pakistan issued 2 reforms in the past two years. It set the legal age of marriage for both boys and girls at 18 years and introduced criminal sanctions for men who contract marriage with a minor and anyone who performs, facilitates or permits underage marriage. Pakistan also introduced a 22 percent quota for women in local government.

Afghanistan, which is one of the most restrictive economies in the world, imposes more than 20 legal barriers to women's economic inclusion. The report finds that in Afghanistan, married women cannot choose where to live, apply for a passport, or obtain a national ID card in the same way as married men. Women also cannot work in the same jobs as men.

Legal discrimination, which can affect female labor force participation, is also prevalent in Sri Lanka. Women are prohibited from working in the mining sector and restricted from certain tasks/functions in factories. Moreover, there are no laws against gender-based discrimination in hiring or access to credit.

In Nepal, women cannot confer citizenship to their children or to their non-national spouse in the same way as men. This limits access to government services for some of the country's most marginalized children. And in Bhutan, according to the Companies Act, a woman director of a company must include her husband's name, address and nationality within the company registry.

The full report and accompanying datasets are available at <http://wbl.worldbank.org>

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